



■ spotlight

February 2011 Vol. 44 No. 02

**INDIVIDUAL
PRODUCER
OF THE
YEAR 2010**

OFA TUPOUNIUA

& RECORD BREAKING YTD NET ALP: \$392,550

A monthly publication spotlighting top producers of American Income Life and National Income Life



Roger Smith

President & CEO
AIL & NILICO

We Salute You

The word “salute” comes from the Latin word *salutare*, meaning, “to pay one’s respects to.” According to various military traditions past and present, salutes include things like hand and arm gestures, cannon or rifle shots, aircraft flyovers, hoisting of flags, the raising of swords, and removing one’s hat or helmet, among many others. Well, I don’t carry a sword, the Blue Angels were busy, and I thought better of firing a cannon off the Home Office roof.

Instead, we present our annual issue of *Spotlight* to showcase the top producers of 2010, and recognize your hard work and dedication over the last twelve months. If your name appears among our Year-to-Date Winners, Convention qualifiers, or President’s and Founder’s Club qualifiers, we salute you! I look forward to honoring the winners onstage at the Fontainebleau this May.

Although accolades are due to all, a few folks deserve special mention.

Ofa Tupouniua is not only our Top Individual Producer; she broke the all-time year-to-date net ALP record in that category. That is no small feat, and Ofa, we salute you!

I would be sorely remiss if I failed to recognize Ben Halali, the very first “triple hitter” in the Company’s history: he is the #3 Individual Producer, #2 MGA, and the #2 RGA for 2010. Ben, we salute you.

As usual, competition in the field was fierce, and in some cases, the race was almost too close to call. For example, a mere \$5 in net ALP separated #4 Amir (Alan) Sedaghat and #5 Ryan Kendl in the Individual Producer category. Not only that, but their retention rates (which are exemplary, by the way) were only one point apart! Something tells me the heat will be on between these two this year, and I wouldn’t want to try to predict the outcome. Guys, maybe you should make a small wager — say \$5 — on 2011 production standings.

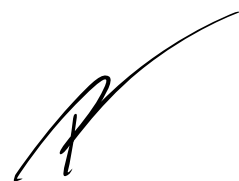
I have heard it said that recognition is the greatest motivator, but I don’t believe that about what “B” affectionately calls “The World’s Greatest Sales Force.” I think — no, I know — that you are also motivated by nobler goals. I believe that behind the competition and the quest for recognition and reward, there is a driving need to do and be your personal best. We salute those who strive for excellence.

I also believe that within each of you lies a sincere and profound desire to help improve the lives of the people we serve. For each policy you’ve written, each instance in which we will be there for a family in their darkest hours, we salute you.

If your name isn’t on the winners or qualifiers list, I challenge you to challenge yourself this year so we can salute you in *Spotlight* and recognize you onstage at the Hard Rock in Punta Cana in 2012.

Finally, to every member of our sales force: thank you for your effort and your dedication. Whatever you did or didn’t accomplish last year, 2011 is still in its infancy. It’s not too late to build momentum, so seize the opportunity to ROCK your world.

For those about to rock, we salute you!



Spotlight

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SGA CAREER TRACK New Markets Opening & Expanding

There is a growing need for ambitious leaders.

AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: futuresga@aillife.com.

TOTAL BONUSES PAID OUT

This month AIL and NILICO paid a total of \$1,284,019 in bonuses. For more information on the monthly bonuses, turn to Page 04.

Total: \$1,284,019

REQUIRED RETENTION RATE

Effective Jan. 1, 2011, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer’s first eight months. The rates listed below are for *Spotlight* recognition only.

Retention:	68.0%
Net to Gross:	78%

DATES TO REMEMBER

eApp business should be uploaded to Home Office by **Thursday 03/24 before 2:00 P.M. CST**. Paper apps and PR credits must be at HO by **Tuesday 03/29** to count for March production.

LOOK FOR THE ASTERISK

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2012 Awards Presentation, are: the top SGA from each category based on YTD First Six Month Objective Percentage plus YTD Net ALP growth percentage the top two PR Representatives from each category, the top two RGAs, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. You can view the 2012 Convention Qualifications online at www.aillife.com or www.nilife.com. *Check your production! If there is an asterisk by your position, you could be on your way to the Hard Rock Hotel & Casino in Punta Cana, Dominican Republic! The convention will be held May 22-25, 2012.*



LEADERSHIP ACADEMY

PG. 06



NEW LAB MEMBERS

PG. 11



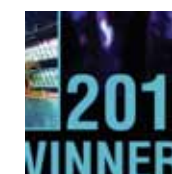
PRESIDENT’S, FOUNDER’S & MILLION DOLLAR CLUBS

PG. 12



2010 IP OF THE YEAR

PG. 13



2010 AWARD WINNERS

PG. 14



LOOK FOR ME!



Bonus

LEADERSHIP BONUS

Qualifier	Amount	SGA
Ben Halali	\$25,825	Jatoft-Foti
Taina Lameko	25,117	Friedlander
Serah James	15,509	Friedlander
William Smith	13,465	Friedlander
Lorenzo Lameko	12,580	Friedlander
Stephen Hill	10,514	Friedlander
Justin Adams	9,897	Arias
Jason Bratin	9,446	Pappas
Ernesto Magat	9,023	Jatoft-Foti
Stephen Jubrey	7,790	Oldham-Bianchi

WORLD'S GREATEST BONUS

Qualifier	Amount	SGA
Gil Legarte	\$5,056	Jatoft-Foti
Rebecca Najlis	4,048	Jatoft-Foti
Matt Flores	3,827	Cohen-Cohen
Amy Shui	3,704	Giglione
Kyle Wrobel	3,555	Surace-Smith
Cecilia Asopardo	3,495	Jatoft-Foti
Justin Germany	3,193	Rubio
Erez Shabtay	3,112	Cohen-Cohen
Ross Ewen	3,095	Rehberg
Ronald Rivera	2,962	Cohen-Cohen

REINSTATEMENT BONUS

Qualifier	Amount	SGA
Sami Mogannam	\$3,609	Jatoft-Foti
Lance Martin	1,606	Surace-Smith
Ryan Tucker	1,213	Altig-Orlovic-Hay
Ronald Friedlander	1,176	Pappas
Christian Maula	1,163	Williams-Zophin
Nabil Spahi	837	Giglione
David Higa	806	Cohen-Cohen
Michael Perez	777	Perez
Michael Kyatt	690	Arangopuerta
James Larkin	645	Pappas

Bonus Total: \$1,284,019

Dear Future SGA



SGA Career Track

Whether you are new to our company or even someone with tenure, have you ever wondered what you had to accomplish in order to be promoted to State General Agent? The answer is simple — achieve these three levels.

Level 1: Qualifying

For you to qualify you must meet the following criteria:

- 2 years of continual service with AIL/NILICO
- Production of at least \$225,000 of 1st Six Mo. Agent production (Last 12 Months)
- Must have a 4-Month Retention Rate of 68.0% or higher (Please note that although you need to qualify to be promoted, we will begin the process as soon as you achieve the production level regardless of quality factor.)

Level 2: Preparing for an Offer

Once you qualify by achieving the above criteria, a Personal Leadership Profile will be sent to your home address with a copy to your SGA. Also, we will schedule a conference call between you, your SGA, your SGA's Director, and myself to determine your interest in being an SGA and to initiate a consistent communication process between you, your SGA and the Home Office.

Level 3: Getting an Offer

After conferring with your SGA, I will contact you to:

- Let you know what territory/territories we are offering
- Discuss who may be going with you. (Your SGA can protect one person who they feel they need to keep.) This process has been in place since January 2008, resulting in 42 SGA promotions, and there will be many more.

New Directors



Martin Groves Regional Sales Director

Originally from England, Martin got his start in the insurance industry ten years ago as an Agent. His most recent position prior to joining AIL was Regional Vice President for a large brokerage. He was recruited by Larry Strong, with whom he was acquainted from previous business affiliations. "My experience in the field, as well as in a Home Office setting will be a tremendous help to me as a Director." He and wife Anne have two children, and just celebrated the birth of their first grandchild.



Chris Selejan Regional Sales Director

Chris was recruited into the insurance industry eight years ago by fellow director Steve Kafkis. He previously was a broker with more than 800 agents, which he says really honed his recruiting skills. He also feels that his experience at every level of sales will be helpful in his new position. "I've been in the field and I know what these guys are going through — I get it." Chris and wife Amy live in Chicago, and have 2½ year old twins, Ava and Carter.



Rudi Camenzind Needs Based Trainer

Rudi came to the U.S. from Switzerland, and was a commercial diver for many years. Recruited by David Cohen thirteen years ago, he most recently worked with Chris Hernandez. Rudi is a member of the Founder's Club, President's Club, and the Million Dollar Club. He says he is most proud of the POS training he developed, and the difference it made in the field. "I love to travel! I look forward to visiting SGAs and helping them get the most out of the laptop presentation."



Rob Dunn Needs Based Trainer

Rob started with AIL and the Eric Giglione Agency in 1993. Later, he relocated to Ohio and worked with Surace-Smith. Formerly the owner of a business that supplied karaoke for parties and businesses, Rob is now singing the praises of the Needs-Based Laptop presentation! "I look forward to streamlining the laptop training and showing Agencies how they can succeed and grow beyond their expectations by using the laptop presentation." He and wife Jo are the parents of daughters Sydney, 13, and Sammy, 10.

Founder's Club

January 2011 Qualifiers — Outstanding Producers & PR Representatives:



Max Quasem
Cohen-Cohen Agency
21st Qualification
\$53,095 Net ALP
80.4% Ret



Lily Tchen
Cohen-Cohen Agency
12th Qualification
\$80,633 Net ALP
79.7% Ret



Lesina Ah Sue
Friedlander Agency
4th Qualification
\$62,070 Net ALP
78.0% Ret



Maijargal Sukhbaatar
LaSala Agency
3rd Qualification
\$54,591 Net ALP
87.4% Ret



Mark Gagliardi
Northern California
2nd Qualification
13,543 Cards



Gil Legarte
Jatoft-Foti Agency
2nd Qualification
\$126,404 Net ALP
82.6% Ret



Christian Napiza
Jatoft-Foti Agency
1st Qualification
\$93,753 Net ALP
78.9% Ret



LEADERSHIP ACADEMY

The Leadership Academy's vision is continually transformed and renewed by a diverse community of fully developed leaders. Our focus is on building a team with strong skills in the area of sales, recruiting and agency building.

Leadership 101: Fundamentals of Agency Building was held at the McKinney campus February 15-17, 2011. More than 100 leaders-in-training attended the high-energy training.

Here's what a few attendees had to say about the experience:

"I thought I knew all the opportunities this company offered when I first started, but after this class, I found out I knew nothing of what Opportunity Unlimited truly meant. After speaking to all of the successful RGAs and SGAs that were in my shoes at one point, I see that anyone can do it with hard work and determination." — Nasr Quadri

"WOW! This is the most incredible course I have EVER participated in. The things I have learned will forever be one of the reasons that I will be the most successful manager in my agency! AIL, you have now created a monster! There is no stopping me now!" — Debbie Ezernack

"LDS is amazing. The time spent here gives you a new-found perspective of what Opportunity Unlimited really can be for us and our agencies. We are able to learn from the people who have done it and people currently using this opportunity to the fullest. Thanks to my SGA for giving me the chance to attend." — Kody Kramme

"Nothing in my life has motivated, inspired and kicked my butt more than LDS. Tough Love has a new poster child! If any one of the agents here this week does not become their Agency's top producer and team builder, they were asleep in the hotel and missed the bus. It's a can't-fail system!" — Terence Turner

If you believe you have what it takes to help lead our Company to \$250 million and beyond, talk to your SGA about attending an upcoming Leadership Academy. A calendar can be found in the December 2010 issue of *Spotlight*, or online at www.aillacademy.com.



For further inspiration, visit www.aillacademy.com



Larry Strong
Vice President of
Agency Leadership Development

So Why Does The Cream Rise?

Top Performers. These two words alone say it all. There isn't another word needed to more adequately convey the meaning, because all of us should be intimately tuned in to what these two words mean all by themselves. If you don't know what these two words represent or convey, then at this point in your career, you most likely won't have to concern yourself with being recognized as one. That may sound a little harsh, but it is what it is. But the great thing about "what it is" is that "it" can change!

As I have had the privilege and honor of being associated with **Top Performers** through the years, it has become clear to me what separates them and ultimately contributes to their success. While it would take more than the space allowed for this article to share the comprehensive version, I'll do my best to provide the abridged.

Abnormal Vision. **Top Performers** don't view people, places, things, dreams, goals, objectives, feelings or challenges of any kind the same way most people do. But here is the inside secret. The vision driving their purpose, inspiration, motivation and relentless pursuit of achievement has nothing to do with clarity of sight. For **Top Performers**, it is all about clarity of choice. **Top Performers** make a choice to be the head in their life, not the tail. **Top Performers** make things happen. Too many people watch things happen and the truly unfortunate ask, "What happened?"

The Plan. I have never heard a **Top Performer**, when asked to share how they achieved their success respond with, "Uh, I really don't know. It just kind of happened." **Top Performers** aren't confused about what they need to do. They begin with the end in mind and back into what they need to do to achieve it. They are unwilling to compromise on either what their plan is relative to the components, or the quantity. They generally have an ALP objective, or number of presentations, or number of new agents hired or number of 15% Bonus Earners, or how many agents in their hierarchy are submitting business, or some other

critical number they consider key to their success. In other words, their results are quantifiable. They crystallize their objective, and they simply don't quit until they achieve it. If you ask any **Top Performer** what their plan is for today or the week, you won't get someone looking back at you wondering what you are talking about.

Execution. All **Top Performers** understand what execution means. To use a football analogy, they understand the need to have a play book, practice, get into the game, run plays, get first downs, move the ball down the field, block and tackle and try not to turn the ball over. But what they really understand is this: Unless and until they get the ball across the end zone, all the other stuff is nothing more than a good idea. They know it takes points and a lot of them to win and for **Top Performers** it's all about the points on the board.

Top Performers don't brag about how many appointments they had or how many agents they recruit. But they will be proud of how many families they helped apply for coverage, and how many new agents are changing their lives because of our great training and development systems, and how many agents want to become **Agency Builders** so they can pay it forward.

I know that each **Top Performer** recognized in this issue of the *Spotlight* would say to each of us, "C'mon, you can do it too! Take advantage of the awesome opportunity we all have to make a difference in people's lives! Make a difference in your life along the way and let's celebrate greater heights of success together!"

May we all make a choice today to commit to being just a little better today than we were yesterday and better tomorrow than we were today. We are here for a purpose and plan. We are blessed with too awesome an opportunity to squander it!

Stay Strong! Lead On!

■ Anniversaries

27 Years of Service
Robert Seeber, Agt

17 Years of Service
Timothy C Gray, GA
Melinda-Rae Lyse, SGA

15 Years of Service
Chuck Hill, PR

13 Years of Service
Manon Brulotte, PR

11 Years of Service,
Barbara Stillwell, Agt

9 Years of Service
Michelle Baxter, PR
Patrick Duray, RGA

8 Years of Service
Christopher Clark, RGA
Desi Dimitrova, SGA
Byron Paz, RGA
Shelly Russell, MGA
Patrick Stenglein, RGA

7 Years of Service
Brenda Hadayia, MGA
Leon Thompson, RGA

6 Years of Service
Thomas Reagan, RGA
Ronald Rivera, Agt
Matthew Willrodt, MGA

5 Years of Service
Rory Crockford, MGA
Timothy Dawe, SA
Benjamin Eggen, Agt
Katherine Fallon, Agt

Christopher Jordan, MGA
Ewa Marinaccio, GA
Timothy Nolan, Agt
Robert Shafer, SGA
Anderson Sooknanan, MGA
Ricardo Subero, MGA
Bradley Weigand, MGA
Mathew White, Agt

4 Years of Service
James M Allen, MGA
Kenneth Greer, RGA
Kasali Kotun, MGA
Matthew Lukesh, RGA
Ghina Malaney, Agt
Dale Meyer, Agt
Duane Robertson, GA
Tiffany Roland, SGA
Alan Weissen, RGA
Derek Wiens, RGA

3 Years of Service
Alek Auxier, RGA
Juan Cardona, MGA
Kellen Cuttance, RGA
Dustin Kiss, Agt
Sanele Lafaele, GA
Vera Leus, MGA
Ryan Neel, MGA
William Parmeter, GA
Anne Powihongi, SA
Eddy Prellwitz, MGA
Robert Reagan, MGA
Victor Rodos, GA

Cynthia Wilwayco, SA
2 Years of Service
Lesina Ah Sue, GA
Christopher Chovanec, MGA
Richard Dyer, RGA
Lucky Faaitiiti, GA
John Fey, Agt
Joshua Goldstein, Agt
Benjamin Greer, RGA
Yehonatan Gross, GA
Brandi Hershey, Agt
Donald Hill, Agt
Alan Laabs, SA
Keith Ligons, PR
Sandra Linse, Agt
Tania Lipshamsymonds, PR
Lidia Meglei, GA
Randy Ocampo, Agt
Minh Phung, MGA
Ricky Rice, Agt
Brian Schreiter, MGA
Norman Sellen, MGA
Justin Smith, RGA
Michael Stearns, Agt
Carmella Stroud, PR
Shahnaz Toloui, Agt

1 Year of Service
Michael Awada, Agt
Timothy Bell, Agt
Shawn Benson, SA
Clarence Boykins, SA
Michael Boylan, Agt

Maureen Brunet-Forchilli, GA
Michael Burningham, RGA
Manuel Chavez, GA
Jonathan Clark, Agt
Daniel Compail, Agt
Tiffany Curley, MGA
David DiMauro, GA
Savanah Ekman, SA
Jacinta Fidow, Agt
Timothy Furay, Agt
Aaron Garcia, SA
Barbara Geier, Agt
Luan Hajnaj, GA
Fololeni Hansen, Agt
Raymond Hatten, SA
Betty Hewlett, GA
Julie Hwang, Agt
Sione Kanongataa, GA
Denise Kendall, MGA
John Kent, Agt
Ryan Kissling, Agt
Penitola Kolose, SA
Diane Lilo, Agt
Keith Lindahl, MGA
David Livingston, GA
Sean Lockrem, PR
Richard Luzaich, GA
Kristina Maher, PR
Iva Mariner, Agt
Juana Martinez, Agt
Thomas McElwee, RGA
Daniel McQuoid, GA

Mathew Mosley, SA
Charles Murray, Agt
Leane Nguyen, SA
David Nham, GA
George Noujaim, MGA
Benjamin Omega, MGA
Charles Pantely, Agt
Samuel Parent, SA
Cynthia Pellin, PR
Travis Picklesimer, SA
Juan Planells, Agt
Daniel Posner, Agt
Ainsworth Ramkhelawan, Agt
William Rappe, MGA
Jonathan Rightler, SA
Alpha Robinson, GA
Sally Rondeau, Agt
Toni Sanders, Agt
Matiniu Scanlan, SA
Susan Schmida, Agt
Taulai Siau, SA
Jamie Soberanes, GA
Juan Sosa, SA
Drew Stimmel, SA
Bobby Szwaja, SA
Tevita Tupouniua, SA
Gregory VanSuch, MGA
Robert Wilhelm, Agt
Emily Wilson, SA
Thomas Yarbrough, SA

■ New SGAs



Alex Roland

February 1st — Dallas

Alex had just accepted a position with another insurance company when he heard about Opportunity Unlimited at AIL. Our niche market and endorsed lead system won him over to the Chris LaFond Agency in 2000, at the tender age of 19. While there, he worked with another up-and-comer, Chris Hernandez, who became the SGA in Albuquerque. When Chris took over the Dallas office, he relocated. Alex says he feels "like Lou Gehrig — 'I'm the luckiest guy in the world.'"

Mark Beckford

February 4th — South Carolina

Mark was the CFO of a food distribution company prior to joining AIL. He was intrigued by the idea of being his own boss and being able to advance based on performance. Mark has high praise for his mentors: Eric Giglione, David Hausman, and Larry Strong, to name a few. "I don't like to be in the middle; I want to be leading. If someone has a positive attitude and is willing to work, I will get them to their peak performance."

■ Promotions

STATE GENERAL AGENT
Mark Beckford
Alex Roland

REGIONAL GENERAL AGENT
Brandon Cooley
Bo Gentile
Alex Hernandez
Matthew Lukesh

MASTER GENERAL AGENT
Patrice Amador
Carl Carlberg
Diane Carrion
Stephanie Collard
Michael Collins
Mitch Duplantis
Lucky Faaitiiti
Justin Germany
Ricardo Grandt
Dmitriy Kagan
Brent Lake
Jun Ma
Mathew Mealey
Erin Moyer
Ryan Neel
Scott Patterson
Garik Petrosyan
George Reyes
Michael Romeo
Alexander Seropian
John Serrano
Aaron Singer
Alexander Smith
Alfred Taren
Jimmy Tchen
Emmanuel Villasenor

Robert Vincent
60% GENERAL AGENT
Manuel Chavez
Scott Davison
Matthew Dworak
Rolando Garcia
David Gombkoto
Alex Gonzales
Kraig Jilge
57.5% GENERAL AGENT
Maureen Brunet-Forchilli
Corey Carbon
Michael Clemente
David DiMauro
Jeanine Duson
Shane Eaton
Jeremy Engrav
Matthew Ficarra
Timothy Gray
Richard Johnson
Michael Matteo
Roger Neal
Casey Peavey
Ronald Rennich
Vaaufiaio Robertson
George Rosicky
John Setu
Nickolas Schuler
Alejandro Soto
Talanoo Takeifanga
Olga Tsymbal
Roger Weisman
55% SUPERVISING AGENT
Simon Arutyunyan
Juanita Bell

Brente Bishop
Cindy Brown
Harold Cantillo
Cade Carter
Chance Clauss
Aaron Courseault
Matthew Davidson
Megan Elliott
Michelle Espinal
David Garcia
Joel Jester
Carmen Kowerchuk
Kody Kramme
Brian Kuznesoff
Gordon Mayfield
Sean McArdle
Mario McCoy
Jami McKenna
Dominic Park
Alice Price
Steven Rotherforth
Marium Sherzai
Margaret Silva
Alex Solis
Raymond Taylor
Renaldo Taylor
Jonathan Torres
Richard Waite
Joshua Williams
Justin Woods
Brittany Yakobson
52.5% SUPERVISING AGENT
Kone Abdoulaye
Simon Ainscough
David Bacon

Heather Beals
Ryan Bishop
Jude Bordeaux
Noah Bork
Barbara Brown
Sean Carlton
Antonina Carter
Jovani Chappel
Shanda Cline
Sergio Colichieski
Christine Curran
Gordon Davies
Lusi Faaiuso
Andrea Feldkamp
Carly Ferraro
Ricardo Ferrer
Sione Fifita
Joshua Fritz
Manarii Gauthier
Violetta Goldman
Alexis Haney
Andre Hawthorne
Charles Holgate
Newman Hoverd
Sarai Iosefa
Carleus Johnson
Lineti Kanongataa
Dustin Knowles
Elaine Kulawiak
Raymond Lalonde-Facette
Corey Lavigne
Robert Lee
John Maenza
Ainsley Maragh
Chen Mordechai

Michael Moriarty
Danell Morley
Miranda Mortensen
Tyler Murray
Ivana Ofakineiafu
Kevin Orcutt
Graeme Orr
Oscar Ortiz
Gilbert Padilla
Ilaisaane Palu
Aloisia Paongo
Damon Pettigrew
Avram Pinto
Tommie Powell
Rafael Quevedez
Feroz Rahman
Janine Rubinoff
Heiko Schuster
Victor Schwenoha
Chelsea Scott
Beth Silvers
Beverly Smith
John Stankoski
Tyler Stewart
Brian Sullivan
Christopher Tise
Mele Tuitupou
Sefesi Tupou
Osaiaisi Vaka
Vaipou Vaoga
Lasalosi Vea
Seande Vinson
Kirk Waters
Patricia Weaver
Iran Zaranda

■ Director of the Month

Leaders growing leaders!

Sales Director

Ron Newlin

Ron had 25% growth in ALP over January last year.

Good job, Ron!



Leaders growing leaders!

PR Director

Laurie Onasch

Laurie had positive lead growth of 12,858 leads in January.

We salute you for your accomplishment!





Bernard Rapoport

Founder
American Income Life

Greatness Yesterday and Today

Well, it's time again to honor the top producers of AIL from the previous year and to announce who qualified for the Convention, the President's Club, and the Founder's Club. This has been a procedure that we began in the early 1950s — yes, a long time ago when the world was different.

As I review the top producers of 2010 I can't help but think back about the top producers in the early 50s and 60s. I'm amazed — absolutely amazed — by the progress that we've made since those years. As I look at the roster, I think about the early days when there were 4 or 5 representatives and today there are almost 4,000! It's a tribute to the great leadership that we have had the privilege of experiencing at AIL. American Income has been blessed with not only a continuation of possessing the "World's Greatest Sales Force" but also the world's "Greatest Business Leaders."

This progress defines those associated with AIL today, and guess what? I believe in miracles, I really do!

The accomplishments of the production leaders of AIL bring to mind this quotation by the British science fiction writer Sir Arthur C. Clarke: "The only way to find the limits of the possible is going beyond them into the impossible." That personifies so many of you in the AIL Sales Force. It's been my privilege to lead over some 60 years, and now to observe the new concept that is becoming part of AIL, making what we considered tremendous years ago seem pale in comparison to that which is being achieved today.

We're a unique company; there is no duplicate. This is the company built by people who believed and believed strongly. At the end of

each year the improvement was remarkable and that trend continues today. It was an honor to be an American Incomer some 60 years ago and today it is still an honor.

Yes, you were, you are, and will always be the "World's Greatest Sales Force."



New LAB Members



MIKE JEWELL

Mike Jewell graduated from James Madison University, and the Calhoun Marine Engineers Beneficial Association (MEBA) School. He began his MEBA sailing career in 1982 with NOAA. He served as the elected MEBA Seattle Patrolman from 1999 to 2004, and chaired the first MEBA District No. 1 Convention in 2000.

Most recently, Jewell has been the permanent first assistant aboard Matson Line's Cape Jacob. He has been a member of the US Navy Reserve for 28 years, and holds the rank of Captain, USN. In his Naval Reserve capacity, Mike has trained hundreds of US merchant mariners in Chemical Biological Radiological Defense, and has coordinated new officer training and indoctrination programs.

He serves on the executive board of US Strategic Sealift Officers, and is a member of the National Defense Transportation Association, the Naval Reserve Association, Military Officers Association, the Reserve Officers Association, and the national Kappa Sigma Fraternity.

Mr. Jewell became MEBA's President in January 2011. He is a Trustee of the MEBA Benefit Plans and is the Chairman of the Board of the American Maritime Congress.



PAUL RINALDI

A native of Island Park, New York, Paul Rinaldi attended the University of Dayton, where he majored in business management. Rinaldi has served the National Air Traffic Controllers Association (NATCA) in a variety of roles since 1991. He was elected Vice President of the facility's local NATCA chapter in 1995 and became the facility representative a year later. In 2003, Rinaldi agreed to serve as the alternate Vice President of the Eastern Region.

Mr. Rinaldi has spent his entire FAA career working tirelessly on behalf of union members. Because of his experience and knowledge in labor relations, he served as a member of NATCA's National Contract Team. He has also served the union as an Eastern Region Third Level Grievance Team member, a trained arbitration advocate since 2000, and an air safety investigator from 1997 to 2006. He has extensive congressional and media experience and has been an outspoken advocate for air traffic controllers.

Rinaldi served three years as Executive Vice President prior to being elected union President in 2009.



WALTER WISE

Walter Wise was born in Virginia in 1951. After living in California for a time, he returned to Virginia where he attended Virginia Polytechnic Institute in Blacksburg and studied engineering.

Wise was initiated into the International Association of Bridge, Structural, Ornamental and Reinforcing Iron Workers in February 1975, and became a journeyman in 1977. In October 1997, he was appointed general organizer by General President Jake West.

In February of 1998, he was appointed President of the Mid-Atlantic States District Council. General President Hunt appointed him General Vice President on March 18, 2002, General Treasurer on March 1, 2005, and on February 6, 2008, he was appointed General Secretary of the International Union.

Mr. Wise was appointed General President of the International Union February 1, 2011.

2010 Club Qualifiers

We are pleased to announce qualifiers for AIL/NILICO's prestigious production clubs. Congratulations to all on your achievements!



2010 PRESIDENT'S CLUB

Agent	SGA	Qual
Robert Ulreich	Jatoft-Foti	8
Max Quasem	Cohen-Cohen	7
Amir Sedaghat	Altig-Orlovic	6
Herivelto Pereira	Jatoft-Foti	5
Lily Tchen	Cohen-Cohen	5
Maijargal Sukhbaatar	Sam Lasala	4
Samantha Chui	Matthew Hogan	3
Timothy Cruise	Altig-Orlovic	3
Eugene Kashkin	Altig-Orlovic	3
Michael Perkins	Jatoft-Foti	3
Amanda Beyersdorff	Surace-Smith	2
Mario Andres Chavez	Jatoft-Foti	2
Ben Halali	Jatoft-Foti	2
Melissa Losk	Jeffrey Thiel	2
Erez Shabtay	Cohen-Cohen	2
Jesse Wise	Fred Hadayia	2
Samson Adelufosi	Eric Giglione	1
Mark Akler	Josh Chalom	1
Terrence Asuncion	Jatoft-Foti	1
Mercedes Ayala	Eric Giglione	1
Jodi Bohdal	Fred Hadayia	1
Kayla Chavez	Jatoft-Foti	1
Viet Chung	Jatoft-Foti	1
Scott Davis	Simon Arias	1
Matt Flores	Cohen-Cohen	1
Justin Germany	Dan Rubio	1
Bryant Hendley	Steve Hartman	1
Ryan Kendl	Altig-Orlovic	1
Joey Kennedy	Altig-Orlovic	1
Gil Legarte	Jatoft-Foti	1
Jun Ma	Altig-Orlovic	1
Marion Magat	Jatoft-Foti	1
Luciana Mosca	Bob Olson	1
Enrico Paredes	Jatoft-Foti	1
Ilona Patterson	Imran Satti	1
Ron Pavon	Altig-Orlovic	1
Sosefo Petelo	Steve Friedlander	1
Daniel Posner	Jatoft-Foti	1
Rocio Price	Jatoft-Foti	1
Maria Rocha	Jatoft-Foti	1
Alex Rozotto	Jatoft-Foti	1
Michael Schumacher	Simon Arias	1
Bruce Tan	Altig-Orlovic	1
Omarh Torio	Jatoft-Foti	1
Ofa Tupouniua	Steve Friedlander	1
Michael van Delft	Imran Satti	1
Brian Welsh	Simon Arias	1
Kyle Wrobel	Surace-Smith	1
PR Rep	SGA/Director	Qual
Malka Arony	AZ/Valdez	6
Robin Andrade	MA/Onasch	4
Chuck Hill	N.CA/Enstedt	2



2010 FOUNDER'S CLUB

Agent	SGA	Qual
Max Quasem	Cohen-Cohen	20
Robert Ulreich	Jatoft-Foti	11
Lily Tchen	Cohen-Cohen	11
Malka Arony	Hartman	5
Ben Halali	Jatoft-Foti	5
Samantha Chui	Hogan	4
Ross Ewen	Rehberg	4
Erez Shabtay	Cohen-Cohen	4
Brock Lampe	Altig-Orlovic	4
Amir Sedaghat	Altig-Orlovic	4
Steven Stensrud	Altig-Orlovic	3
Maria Rocha	Jatoft-Foti	3
Lesina Ah Sue	Friedlander	3
Ryan Kendl	Altig-Orlovic	2
Ofa Tupouniua	Friedlander	2
Scott Hanna	Williams-Zophin	2
Terrence Asuncion	Jatoft-Foti	1
Michael Schumacher	Arias	1
Matthew Cosic	Surace-Smith	1
Matt Flores	Cohen-Cohen	1
Katie Massart	Altig-Orlovic	1
Justin Germany	Rubio	1
Jun Ma	Altig-Orlovic	1
Gil Legarte	Jatoft-Foti	1
Filipo Havili	Friedlander	1
Elias Hazen	Surace-Smith	1
Dustin Dunbar	Alt-Orl-Venekamp	1
Bruce Tan	Altig-Orlovic	1
Amy Shui	Giglione	1
Amanada Beyersdorff	Surace-Smith	1



2010 MILLION DOLLAR CLUB

Agent	SGA
Theresa Bellajaro	Altig-Orlovic
Mark Bleier	Bleier
Timothy Cruise	Altig-Orlovic
Maria Esposito	Hartman
Zachary Hart	Altig-Orlovic-Deley
Omar Hashimi	Jatoft-Foti
Kelly McDonald	Altig-Orlovic
Carla Miller	Miller
Russell Morris	Zipper
Angeles Ordas	Furer-Whittinghill
Patrick Parisi	Oldham-Bianchi
Michael Perkins	Jatoft-Foti
Daniel Potilechio	Olson
Max Quasem	Jatoft-Foti
Scott Remmey	Giglione
James Schneider	Rumbuc
Amir Sedaghat	Altig-Orlovic
Ruben Soberanes	Jatoft-Foti
Lily Tchen	Cohen-Cohen
David Thornton	Altig-Orlovic
Robert Ulreich	Cohen-Cohen
Al-Karim Walji	Altig-Orlovic
Jin Zhou Zhao	Altig-Orlovic

OFA TUPOUNIUA

INDIVIDUAL PRODUCER OF THE YEAR 2010

RECORD BREAKING YTD NET ALP \$392,550



Contracted 11/24/09 as a personal producer

Promoted to SA 3/22/10

Promoted to GA 8/8/10

Had \$87,000 Net ALP in December to break the monthly record

Had \$392,550 Net ALP for 2010 to break the yearly record

Out of 14 months, 12 of those months had over \$10,000 Net ALP

As an example of quantity AND quality, she qualified for Founder's Club twice in 2010



NZ TEAM IN PARIS

Those who know Ofa Tupouniua are not at all surprised by her success, but Ofa says there's no secret to her achievement. **"I just made up my mind at the beginning of 2010 that this was what I wanted to do."**

Ofa says everything she does comes from her heart. Tongan culture emphasizes working together, caring for family, caring for each other. She primarily serves the Tongan community in New Zealand, where she says the cost of living is so high, people are often unable to budget for things like final expenses. She takes the role of helping families very seriously. **"The first priority of a successful salesperson is to be there when my clients need me. I can't say no to my clients. I can't let them down, I can't let American Income down, and I can't let myself down."**

She really turned up the heat the last week of December, when she had back-to-back appointments for four straight days. Ofa's husband served as her personal assistant and chauffeur by calling to confirm her appointments, then driving her to them. They napped in the car on the side of the road, and showered at campgrounds. She sometimes had appointments at 2:00 a.m. to accommodate a

client's schedule. Her efforts paid off, and December was a record-breaking month to cap off her record-breaking year!

New Zealand SGA Steve Friedlander has high praise for Ofa's work ethic and indomitable spirit. **"The more you get to know her, the more you find that she is a very special individual. She is a smart woman who knows what she wants, and will do whatever it takes to get it done. I am proud that Ofa is from our New Zealand office."**

Thanks, Ofa, for being you, and congratulations again for all you have done for our organisation. You are the queen of AIL. I can't wait to see the smile on your face when Roger hands you the biggest bonus in the Company's history."

What's next for Ofa? She just attended Leadership 101 in Texas, and says she is looking forward to building her team as an MGA.

Ofa and her husband Tevita live in Auckland with their four children, Rheannon, 14; Kayenaga, 7; Pneumatika, 4 and Sweetie, 2.

WE SALUTE THE 2010 AWARD WINNERS.
CONGRATULATIONS TO THE BEST OF THE BEST!

2010 AWARD WINNERS



SGA CATEGORY I
1. STEVE FRIEDLANDER
NET ALP: \$12,478,419
RTN: 72.6
178% of OBJ



SGA CATEGORY II
1. WILLIAMS-ZOPHIN
NET ALP: \$3,985,293
RTN: 68.0
109% of OBJ



SGA CATEGORY IV
1. JOE MANONE
NET ALP: \$2,307,006
RTN: 78.0
100% of OBJ



SGA CATEGORY V
1. IMRAN SATTI
NET ALP: \$2,217,125
RTN: 72.4
107% of OBJ



TOP TEN PRODUCERS
1. OFA TUPOUNIUA
NET ALP: \$392,550
RTN: 83.5
SGA: Friedlander
2. EREZ SHABTAY
NET ALP: \$255,378
RTN: 88.4
SGA: Cohen-Cohen
3. BEN HALALI
NET ALP: \$248,137
RTN: 80.1
SGA: Jatoft-Foti
4. AMIR SEDAGHAT
NET ALP: \$244,309
RTN: 92.6
SGA: Altig-Orlovic
5. RYAN KENDL
NET ALP: \$244,304
RTN: 91.6
SGA: Altig-Orlovic
6. GIL LEGARTE
NET ALP: \$241,415
RTN: 82.9
SGA: Jatoft-Foti
7. TERRENCE ASUNCION
NET ALP: \$229,511
RTN: 90.3
SGA: Jatoft-Foti
8. DUSTIN DUNBAR
NET ALP: \$228,471
RTN: 78.0
SGA: Alt-Orl-Venekamp
9. LILY TCHEN
NET ALP: \$223,199
RTN: 81.7
SGA: Cohen-Cohen
10. MARIA ROCHA
NET ALP: \$222,070
RTN: 80.8
SGA: Jatoft-Foti



SUPERVISING AGENTS
1. KRAIG GILJE
FIRST 6 MO: \$501,643
RTN: 70.4
SGA: Jatoft-Foti



GENERAL AGENTS
1. KAREN GAGARIN
FIRST 6 MO: \$804,864
RTN: 76.9
SGA: Jatoft-Foti
2. LUCKY PAIITIITI
FIRST 6 MO: \$580,343
RTN: 83.1
SGA: Friedlander
3. OFA TUPOUNIUA
FIRST 6 MO: \$445,130
RTN: 78.4
SGA: Friedlander
4. SIONE KANONGATAA
FIRST 6 MO: \$435,182
NG: 94
SGA: Friedlander
5. SIUPELI TUITUPOU
FIRST 6 MO: \$320,944
RTN: 71.4
SGA: Friedlander



MASTER GENERAL AGENTS
1. STEPHEN HILL
FIRST 6 MO: \$1,436,361
RTN: 76.2
SGA: Friedlander
2. BEN HALALI
FIRST 6 MO: \$989,316
RTN: 70.7
SGA: Jatoft-Foti
3. SERAH JAMES
FIRST 6 MO: \$977,960
RTN: 68.6
SGA: Friedlander
4. SIMON ROLLAND
FIRST 6 MO: \$832,098
RTN: 69.8
SGA: Friedlander
5. NORMAN SELLEN
FIRST 6 MO: \$808,930
RTN: 81.8
SGA: Friedlander



REGIONAL GENERAL AGENTS
1. TAINA LAMEKO
FIRST 6 MO: \$5,230,627
RTN: 72.0
SGA: Friedlander
2. BEN HALALI
FIRST 6 MO: \$2,155,276
RTN: 72.5
SGA: Jatoft-Foti



SALES DIRECTOR
1. DOMENIC BERTINI
2010 GROWTH: 23.22%



PR CATEGORY I
1. MALKA ARONY
CARDS: 39,937
Arizona/Valdez
2. CHUCK HILL
CARDS: 33,538
N California/Ensted



PR CATEGORY II
1. ROBIN ANDRADE
CARDS: 27,000
Massachusetts/Onasch
2. GEORGE FARENTHOLD
CARDS: 15,800
NY State/Farr



PR CATEGORY III
1. MARIO SOLJAN
CARDS: 20,926
SGA: Friedlander
2. KATHERINE KIDDER
CARDS: 17,254
Pennsylvania/Farr



PR CATEGORY IV
1. KEN ALTIZER
CARDS: 22,706
W Virginia/Fuldauer
2. DARRELL DOREY
CARDS: 18,980
Maritimes/Ensted



MOST CARDS GENERATED
1. MALKA ARONY
CARDS: 39,937
Arizona/Valdez



PR MANAGER
1. SUSAN KELLEHER
CARD GROWTH: 14,633
SGA/DIR: Massachusetts/Onasch



PR DIRECTOR
1. PATTI MORGAN
HIGHEST OVERALL
GROWTH: 6.92%

2. BILLY SAUERS
CARD GROWTH: 12,819
SGA/DIR: Miami/Morgan
3. JACQUELINE DE VOOGT
CARD GROWTH: 9,222
Alberta/Ensted



**CONVENTION 2011
FONTAINEBLEAU RESORT IN MIAMI**

2011

CONGRATULATIONS TO ALL THOSE WHO HAVE QUALIFIED TO ATTEND THIS YEAR'S CONVENTION. SEE YOU IN MIAMI!

CONVENTION QUALIFIERS



Andrew Aaron
David Ackerman
Jason Adamo
Cherie Adams
Justin Adams
Samson Adelufosi
Deborah Agrifoglio
Doris Aguilar
Lesina Ah Sue
Sione Aholoka
Benjamin Ainscough
Mark Akler
Marlene Alen
Derron Alexander
Brian Alt
Rick Altig
Ken Altizer
Robin Andrade
Christopher Anene
Julie Aprahamian
Diego Arangopuerta
Malka Arony
Gail Arundale
Cecilia Asopardo
Terrence Asuncion
Edward Atkinson
Afa Awad
Mercedes Ayala
Joseph Babineau
Souleymane Bah
Jordan Bane
Karen Barbour
Andrea Barenholtz
Matthew Barrion
Daniel Bauer

Craig Baxter
Michelle Baxter
Andrew Bayang
Theresa Bellajaro
Patrick Bendure
Edward Benes
Michael Benney
Dominique Bertocini
Amanda Beyersdorff
Jim Bianchi
Johanna Bilbes
Rebecca Birdwell
Chena Blair
Kevin Blankenship
Mark Bleier
Jodi Bohdal
David Borghi
Erik Boyd
Clarence Boykins
Jason Bratin
Josephine Brown
Maureen Brunet-Forchilli
Corey Bryant
Rachel Bryson
Harmandus Buckle
Diane Caballero
Richard Carter
Kathryn Chaisson
Marvin Chalwe
Jovani Chappel
Rita Charles
Ahmad Chaudhry
Christian Chavez
Kayla Chavez
Mario Andres Chavez

Fran Christie
Samantha Chui
Peter Chung
Viet Chung
Jared Cleckner
Michael Clemente
John Cochrane
Samuel Cohen
Nicholas Collins
Kalle Convery
Brandon Cooley
Denice Copp
Joseph Cornaggia
Matthew Cosic
Steven Cox
Lauren Coyne
Nicoles Crenshaw-Canales
James Cummings
John Cypriano
Scott Davis
Zane Davis
Jacqueline deVooght
Carmelo DeCicco
Helen Dellavalle
Lamine Diakhate
Joseph Diecedue
Maria Diringar
Brenda DiSomma
Matthew Diulus
Jullyna Doan
Kien Doan
Kristy Doan
Mack Doby
Sammy Dominguez

Darrell Dorey
Robert Drake
Maria Duarte
Dustin Dunbar
Dustin Dunlap
Jeremie Dupuis
Vivian Dwyer
Steven Edgell
Loretta Ekeroma
Savanah Ekman
Leslie Ellis
Ross Ewen
Lucky Faaitiiti
George Farenthold
Beth Farm
Viki Farr
Gabriel Feldmann
Matthew Ficarra
Sione Fifita
Fetongi Finau
Larry Finch
Matt Flores
Oscar Flores-Najarro
Benjamin Foti
Don Foti
Steve Friedlander
David Fung
Karen Gagarin
Mark Gagliardi
Erna Gasanin
Manarii Gauthier
Joseph Geer
Justin Germany
Eric Giglione
Amandeep Gill

Alex Gonzales
Hank Gordon
Mark Gorman
Odilia Goulart
Ana Graff
Alexandra Graham
Bret Green
Anna-Marie Grimstead
David Guzman
Darron Hacker
Luan Hajnaj
Ben Halali
Johanna Handa
Jeremy Harbin
I P Harris
Omar Hashimi
Roghie Hassan Loo
Laaina Havea
Filipo Havili
Willie Hayden
Gregory Hayman
Elias Hazen
Andrew Helgeson
Matt Henderson
Bryant Hendley
Jeanette Henry
Hal Herman
Alex Hernandez
Brandi Hershey
Betty Hewlett
Chuck Hill
Stephen Hill
Jennifer Holliday
Kevin Holtz
Sean Lockrem
Bernardo Lopez

Akbar Hosseini
Newman Hoverd
Adam Huck
Debra Hunter
Francis Ifopo
Henry Ingraham
Sarai Iosefa
Linda Jackson
Samy Jacques
Serah James
Marko Jankovic
John Jatoft
Lee Jeffers
Dulce Jimenez
Michael Johansen
Daniel Johnson
Kyle Johnson
Ariana Jones
Rencel Jones
Christopher Jordan
Stephen Jubrey
Bradley Kampmeier
Lineti Kanongataa
Sione Kanongataa
Peter Kaplanis
Eugene Kashkin
Laie Kaufusi
Sunia Kaufusi
James Keefer
Susan Kelleher
Christopher Keller
Denise Kendall
Ryan Kendl
Joey Kennedy
Katherine Kidder
Stephanie Kies
Shane Knowles
Elyse Koven
Garret Kun
Casey Kunash
Stacie La
Taina Lameko
Brock Lampee
Jason Lassic
Susana Latu
Sione Latuhoi
Feleti Lavulavu
Maria Lealailuloto
Gil Legarte
Jennifer Leighton
Joshua Lenix
Ryan Leong
Chantal Levy
Keith Ligons
Michael Lindsey
Sandra Linse
Tevita Liutai
David Livingston
Sean Lockrem
Bernardo Lopez

Melissa Losk
Larry Lozano
Lydia Lozano
Steven Lucero
Richard Luzaich
Melinda-Ray Lyse
Jun Ma
Poasi Maafu
Seini Mafi
Ernesto Magat
Marion Magat
Joe Manone
Gabriel Manzo
Iva Mariner
Steve Marker
Jesse Martin
Katie Massart
Michael Matteo
Christian Maula
James May
Tim McAdams
Kelly McDonald
Jacqueline McHugh
Daniel McQuoid
Karen McQuoid
Mathew Mealey
Joshua Merson
Charles Mickens
Marshall Miller
Sammar Miqbel
Nicholas Moore
Chen Mordechai
Curtis Moreland
Levar Morgan
Patti Morgan
Sheila Morris
Christine Morrow
Luciana Mosca
Christine Moulton
Tone Munro
George Murry
Rebecca Najlis
Christian Napiza
Vakhtang Nazaryan
Mark Neilson
Orett Nelson
Christopher Newman
Jay Newsome
Ha Nguyen
Kristy Nguyen
Leane Nguyen
Andrea Nichols
Evelyn Nkwenti
Timothy Nolan
George Noujaim
Stephanie Novel
Fritznel Octave
Ivana Ofakineiafu
Durhon Oldham
Ed Olfert
Ryan O'Malley

John Ophals
Angeles Ordas
Ilija Orlovic
Daniel Orr
Ilaisaane Palu
Chad Panzer
Lafi Papalii
Theodore Pappas
Sale Papu
Enrico Paredes
Aaron Parks
Matthew Parks
William Parmeter
Deborah Parnell
Daxa Patel
Ilona Patterson
Ron Pavon
Byron Paz
Brent Penno
Herivelto Pereira
Sita Pereira
Michael Perkins
Liridon Pervizi
Sosefo Petelo
Eric Peyton
Tina Phongsavath
Travis Picklesimer
Daniel Posner
Daniel Potilechio
T J Powers
Rocio Price
Max Quasem
Humberto Quintero
David Ramirez
Robert Reagan
Connie Reichard
Jacqueline Reim
Jesse Remby
Scott Remmey
Ronald Rennich
Raymond Risucci
Duane Robertson
Maria Rocha
David Rockway
Victor Rodos
Alex Roland
Simon Rolland
Michael Romeo
Alan Rosen
Steven Rotherforth
Gary Rothman
Tiffany Rovinski
Heather Rowell
Alex Rozotto
Doreen Ryan-Foti
Agatha Safford
Joey Sales
Luisa Samisoni
Steve Sanchez
Diedre Sandbrook
Javier Sandoval

Jessica Santamarina
Seiuli Saolotoga
Darrell Sarmiento
Imran Satti
Billy Sauers
Amanda Scheidt
Greg Schoenbachler
Michael Schumacher
Wanda Scott-Harris
Bridgette Scrivani
Amir Sedaghat
Kilisimas Segal
Dawn Selden
Norman Sellen
Karen Sessing
Erez Shabtay
Farhod Shamsiyev
Tiffany Shim
Peer Shmelzer-Moratin
Amy Shui
Robert Simmen
Tibor Simon
Alexander Smith
Gary Smith
Patrena Smith
Scott Smith
Stanley Smith
William Smith
Marcus Smith
Ruben Soberanes
Natalie Soboleva
Mario Soljan
Randolph Souliers
Isaac Soussana
Jason South
Judy Spade
Rona Spano
Steven Sparkes
Rob Speers
Beau Springer
Christina Stableford
Steven Stensrud
Erin Stiles
Barbara Stillwell
Huia Stone
Maijargal Sukhbaatar
Dustin Surace
Steve Surace
Jim Surace
Iryna Sushkova
Alanna Swenson
Feaomoeako Takeifanga
Talanoa Takeifanga
Bruce Tan
Jiunn Tan
Alfred Taren
Eriteta Tauraoi
Helen Taylor
Patrick Taylor
Lily Tchen
Georginna Thornhill

Samvel Tigranyan
Pafuti Toleafoa
Shahnaz Toloui
Anthony Tomihama
Omarh Torio
Ronald Trombetta
Leaaefonua Tualau
Siupeli Tuitupou
Sefesi Tupou
Keinanga Tupouniua
Ofa Tupouniua
Alafou Tupuola
Matthew Turnquist
Robert Ulreich
Mapa Vaki
Rachelle Valdez
Lee VanDelft
Michael VanDelft
Rovie Vanhtha
Gregory VanSuch
Vatapuia Vavau
Thomas Vena
Victor Vicario
Robert Vincent
Al-Karim Walji
Al Wall
Nicholas Walsh
Daniel Walton
Bradley Ward
Timothy Watson
Christine Weatherspoon
Jamison Weatherspoon
Christopher Weglarz
Jennifer Wehrle
Roger Weisman
Jeremy Welch
Brian Welsh
Robert Wilhelm
Marissa Willgruber
Tamara Williams
Tom Williams
Sally Wilson
Paul Winslow
Jesse Wise
Israel Wizenfeld
Avshalom Wolfshout
Lisa Wood
Kyle Wrobel
Bei Xie
Haoyu Xu
Thomas Yarbrough
John Young
Tyler Zemenchik
Jinzhou Zhao
Douglas Zigby
David Zophin
LIST CURRENT AS OF PRINTING

Individual Producers



1. Amy Shui
Eatontown, NJ



2. Viliamu Pula
Auckland, NZ



3. Gil Legarte
San Jose, CA



4. Cecilia Asopardo
San Jose, CA



5. Kristy Nguyen
San Jose, CA



6. Tone Munro
Auckland, NZ



7. Rebecca Najlis
San Jose, CA



8. Matt Flores
Los Angeles, CA



9. Lily Tchen
Los Angeles, CA



10. Jeannine Betts
Calgary, AB



11. Kyle Wrobel
Cleveland, OH



12. Justin Germany
Edmond, OK



13. Erez Shabtay
Los Angeles, CA



14. Ross Ewen
Cincinnati, OH



15. Tiffany Shim
Honolulu, HI



16. Maria Duarte
San Jose, CA



17. Osaiasi Vaka
Auckland, NZ



18. Christian Napiza
San Jose, CA



19. Ivana Ofakineiafu
Auckland, NZ



20. Alafou Tupuola
Auckland, NZ

IceBreakers

Hector DelToro
San Jose, CA
\$13,291 Net ALP
Ben Halali MGA
Jatoft-Foti SGA

Monica Kayano
Honolulu, HI
\$12,888 Net ALP
Christopher Clark MGA
Altig-Orlovic SGA

Brian Kuznesoff
Flushing, NY
\$12,720 Net ALP
Alon Fischer MGA
Theodore Pappas SGA

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Individual Producers list for the month, as well as the next Top 3 in this category.

January Production						
Rank	Name	Net ALP	Net to Gross	Retention	MGA	SGA
1	Amy Shui	\$26,840		72.8		Giglione-Ackerman
2	Viliamu Pula	26,042	99		Serah James	Steve Friedlander
3	Gil Legarte	25,930		82.6	Gil Legarte	Jatoft-Foti
4	Cecilia Asopardo	23,299	87		Gil Legarte	Jatoft-Foti
5	Kristy Nguyen	23,075	99		Ernesto Magat	Jatoft-Foti
6	Tone Munro	19,894	96		Norman Sellen	Steve Friedlander
7	Rebecca Najlis	19,849		93.3	Ben Halali	Jatoft-Foti
8	Matt Flores	19,624		86.4		Cohen-Cohen
9	Lily Tchen	19,260		79.7	David Iriye	Cohen-Cohen
10	Jeannine Betts	18,561	84		Lee Jeffers	Altig-Orlovic
11	Kyle Wrobel	18,160		78.1	Michael Vasu	Surace-Smith
12	Justin Germany	17,738		82.4		Dan Rubio
13	Erez Shabtay	17,728		87.7		Cohen-Cohen
14	Ross Ewen	17,197		77.1		Scott Rehberg
15	Tiffany Shim	17,160		78.0	Blake Higuchi	Altig-Orlovic
16	Maria Duarte	16,977	88		Ben Halali	Jatoft-Foti
17	Osaiasi Vaka	16,886	99		William Smith	Steve Friedlander
18	Christian Napiza	16,309		78.9	Ben Halali	Jatoft-Foti
19	Ivana Ofakineiafu	15,963		79.6	Stephen Hill	Steve Friedlander
20	Alafou Tupuola	15,395		76.0	Karen McQuoid	Steve Friedlander
21	Bridgette Scrivani	15,145	87		Levar Morgan	Theodore Pappas
22	Ronald Rivera	15,113		93.7		Cohen-Cohen
23	Michael Schumacher	14,940		93.4	Thomas Vena	Simon Arias
24	Shahnaz Toloui	14,872		68.7	David Iriye	Cohen-Cohen
25	Ali Zaidi	14,723	96		Jason Bratin	Theodore Pappas
26	Mark Akler	14,594		76.8	Byron Paz	Josh Chalom
27	Viet Chung	14,407		85.5	Ben Halali	Jatoft-Foti
28	Lesina Ah Sue	14,229		78.0	Stephen Hill	Steve Friedlander
29	Max Quasem	14,084		80.4		Cohen-Cohen
30	Bruce Tan	14,036		78.0	Christopher Clark	Altig-Orlovic
31	Tevita Luani	13,961	98		Taina Lameko	Steve Friedlander
32	Filipo Havili	13,788		79.9	Lorenzo Lameko	Steve Friedlander
33	Randolph Souliers	13,663		81.4	Eric Labossiere	Altig-Orlovic
34	Robert Ulreich	13,456		90.8		Jatoft-Foti
35	Wendy Ornelas	13,410	94		Maria Greene	Jatoft-Foti
36	Salesi Hafoka	13,342	100		William Smith	Steve Friedlander
37	Hector DelToro	13,291	95		Ben Halali	Jatoft-Foti
38	Chris Lussier	13,203	96		Javier Sandoval	Steven DiChiaro
39	Ana Havea	13,171	100		Taina Lameko	Steve Friedlander
40	Brent Penno	13,105	87		Evan Wicklund	Altig-Orlovic
41	Joseph Moore	13,000		73.3		Matt Henderson
42	Maria Rocha	12,908		80.4	Ernesto Magat	Jatoft-Foti
43	Yadolla Pourjalali	12,890		74.2	Marco Aguilar	Cohen-Cohen
44	Monica Kayano	12,888	94		Christopher Clark	Altig-Orlovic
45	Brian Welsh	12,809		82.8	Justin Adams	Simon Arias
46	Kevin Holtz	12,752		68.1	Michael Vasu	Surace-Smith
47	Brian Kuznesoff	12,720	100		Alon Fischer	Theodore Pappas
48	Dustin Surace	12,703		81.5	Ryan Vopat	Surace-Smith
49	Akbar Hosseini	12,640		76.6	Ben Halali	Jatoft-Foti
50	Ed Olfert	12,602		75.4		Altig-Orlovic

ALL TIME RECORD: OFA TUPOUNIUA \$87,000 Net ALP

YTD Production						
Rank	Name	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	Amy Shui	\$26,840		72.8		Giglione-Ackerman
*2.	Viliamu Pula	26,042	99		Serah James	Steve Friedlander
*3.	Gil Legarte	25,930		82.6	Gil Legarte	Jatoft-Foti
*4.	Cecilia Asopardo	23,299	87		Gil Legarte	Jatoft-Foti
*5.	Kristy Nguyen	23,075	99		Ernesto Magat	Jatoft-Foti
*6.	Tone Munro	19,894	96		Norman Sellen	Steve Friedlander
*7.	Rebecca Najlis	19,849		93.3	Ben Halali	Jatoft-Foti
*8.	Matt Flores	19,624		86.4		Cohen-Cohen
*9.	Lily Tchen	19,260		79.7	David Iriye	Cohen-Cohen
*10.	Jeannine Betts	18,561	84		Lee Jeffers	Altig-Orlovic
11.	Kyle Wrobel	18,160		78.1	Michael Vasu	Surace-Smith
12.	Justin Germany	17,738		82.4		Dan Rubio
13.	Erez Shabtay	17,728		87.7		Cohen-Cohen
14.	Ross Ewen	17,197		77.1		Scott Rehberg
15.	Tiffany Shim	17,160		78.0	Blake Higuchi	Altig-Orlovic
16.	Maria Duarte	16,977	88		Ben Halali	Jatoft-Foti
17.	Osaiasi Vaka	16,886	99		William Smith	Steve Friedlander
18.	Christian Napiza	16,309		78.9	Ben Halali	Jatoft-Foti
19.	Ivana Ofakineiafu	15,963		79.6	Stephen Hill	Steve Friedlander
20.	Alafou Tupuola	15,395		76.0	Karen McQuoid	Steve Friedlander
21.	Bridgette Scrivani	15,145	87		Levar Morgan	Theodore Pappas
22.	Ronald Rivera	15,113		93.7		Cohen-Cohen
23.	Michael Schumacher	14,940		93.4	Thomas Vena	Simon Arias
24.	Shahnaz Toloui	14,872		68.7	David Iriye	Cohen-Cohen
25.	Ali Zaidi	14,723	96		Jason Bratin	Theodore Pappas
26.	Mark Akler	14,594		76.8	Byron Paz	Josh Chalom
27.	Viet Chung	14,407		85.5	Ben Halali	Jatoft-Foti
28.	Lesina Ah Sue	14,229		78.0	Stephen Hill	Steve Friedlander
29.	Max Quasem	14,084		80.4		Cohen-Cohen
30.	Bruce Tan	14,036		78.0	Christopher Clark	Altig-Orlovic
31.	Tevita Luani	13,961	98		Taina Lameko	Steve Friedlander
32.	Filipo Havili	13,788		79.9	Lorenzo Lameko	Steve Friedlander
33.	Randolph Souliers	13,663		81.4	Eric Labossiere	Altig-Orlovic
34.	Robert Ulreich	13,456		90.8		Jatoft-Foti
35.	Wendy Ornelas	13,410	94		Maria Greene	Jatoft-Foti
36.	Salesi Hafoka	13,342	100		William Smith	Steve Friedlander
37.	Hector DelToro	13,291	95		Ben Halali	Jatoft-Foti
38.	Chris Lussier	13,203	96		Javier Sandoval	Steven DiChiaro
39.	Ana Havea	13,171	100		Taina Lameko	Steve Friedlander
40.	Brent Penno	13,105	87		Evan Wicklund	Altig-Orlovic
41.	Joseph Moore	13,000		73.3		Matt Henderson
42.	Maria Rocha	12,908		80.4	Ernesto Magat	Jatoft-Foti
43.	Yadolla Pourjalali	12,890		74.2	Marco Aguilar	Cohen-Cohen
44.	Monica Kayano	12,888	94		Christopher Clark	Altig-Orlovic
45.	Brian Welsh	12,809		82.8	Justin Adams	Simon Arias
46.	Kevin Holtz	12,752		68.1	Michael Vasu	Surace-Smith
47.	Brian Kuznesoff	12,720	100		Alon Fischer	Theodore Pappas
48.	Dustin Surace	12,703		81.5	Ryan Vopat	Surace-Smith
49.	Akbar Hosseini	12,640		76.6	Ben Halali	Jatoft-Foti
50.	Ed Olfert	12,602		75.4		Altig-Orlovic

ALL TIME RECORD: OFA TUPOUNIUA \$392,550 Net ALP

Supervising Agents



1. Sione Aholoka
Auckland, NZ



2. Kraig Jilge
San Jose, CA



3. Afuiva Vaai
Auckland, NZ



4. Anna-Marie Grimstead
Calgary, AB



5. Henry Briggs
Auckland, NZ

January Production							
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
1.	Sione Aholoka	\$71,630	\$78,612	96		Serah James	Steve Friedlander
2.	Kraig Jilge	43,582	63,710		70.5	Ben Halali	Jatoft-Foti
3.	Afuiva Vaai	28,971	28,971	91		Taina Lameko	Steve Friedlander
4.	Anna-Marie Grimstead	21,504	21,504	94		Lee Jeffers	Altig-Orlovic
5.	Henry Briggs	21,191	27,237	100		Taina Lameko	Steve Friedlander
6.	Bryon Welch	20,708	27,762	99		Sara Welch	Steve Friedlander
7.	Steven Rotherforth	19,499	27,358	90		Stephen Jubrey	Oldham-Bianchi
8.	Sosefo Petelo	18,612	35,570	95		Lorenzo Lameko	Steve Friedlander
9.	Cherie Adams	18,039	28,684	88		Harmandus Buckle	Bob Olson
10.	Colleen Devine	16,277	16,807		78.2	Daniel Orr	Imran Satti

ALL TIME RECORD: KRISTY NGUYEN \$121,960 1st Six Mo Agt
ALL TIME RECORD: KRAIG JILGE \$186,373 Net ALP

YTD Production							
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	Sione Aholoka	\$71,630	\$78,612	96		Serah James	Steve Friedlander
2.	Kraig Jilge	43,582	63,710		70.5	Ben Halali	Jatoft-Foti
3.	Afuiva Vaai	28,971	28,971	91		Taina Lameko	Steve Friedlander
4.	Anna-Marie Grimstead	21,504	21,504	94		Lee Jeffers	Altig-Orlovic
5.	Henry Briggs	21,191	27,237	100		Taina Lameko	Steve Friedlander
6.	Bryon Welch	20,708	27,762	99		Sara Welch	Steve Friedlander
7.	Steven Rotherforth	19,499	27,358	90		Stephen Jubrey	Oldham-Bianchi
8.	Sosefo Petelo	18,612	35,570	95		Lorenzo Lameko	Steve Friedlander
9.	Cherie Adams	18,039	28,684	88		Harmandus Buckle	Bob Olson
10.	Colleen Devine	16,277	16,807		78.2	Daniel Orr	Imran Satti

ALL TIME RECORD: KRAIG JILGE \$501,643 1st Six Mo Agt
ALL TIME RECORD: KRAIG JILGE \$959,675 Net ALP

General Agents



1. Sione Kanongataa
Auckland, NZ



2. Mapa Vaki
Auckland, NZ



3. Siupeli Tuitupou
Auckland, NZ



4. Loretta Ekeroma
Auckland, NZ



5. Matthew Turnquist
Denver, CO



6. Mark Glazer
Flushing, NY



7. Seini Mafi
Auckland, NZ



8. Steven Cox
Auckland, NZ



9. Karen Gagarin
San Jose, CA



10. Dustin Dunlap
Columbus, OH

January Production							
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
1.	Sione Kanongataa	\$88,784	\$123,531	96		Serah James	Steve Friedlander
2.	Mapa Vaki	72,429	94,344	99		Taina Lameko	Steve Friedlander
3.	Siupeli Tuitupou	71,477	72,281		69.1	William Smith	Steve Friedlander
4.	Loretta Ekeroma	46,271	63,007	94		Lorenzo Lameko	Steve Friedlander
5.	Matthew Turnquist	43,942	47,005	86		Javier Sandoval	Steven DiChiaro
6.	Mark Glazer	34,638	37,225	93		Jason Bratin	Theodore Pappas
7.	Seini Mafi	33,025	40,192	100		Taina Lameko	Steve Friedlander
8.	Steven Cox	32,167	38,695	98		Simon Rolland	Steve Friedlander
9.	Karen Gagarin	26,806	48,252		78.1	Ernesto Magat	Jatoft-Foti
10.	Dustin Dunlap	26,076	35,948		71.4	Patrick Bendure	Surace-Smith
11.	Brian Welsh	22,586	35,991	84		Justin Adams	Simon Arias
12.	Maureen Brunet-Forchilli	20,086	33,147	100		Stephen Jubrey	Oldham-Bianchi
13.	William Parmeter	19,799	43,715	88		Hal Herman	Oldham-Bianchi
14.	Andrea Nichols	18,350	29,409	86		Stephen Jubrey	Oldham-Bianchi
15.	John Setu	17,578	24,609	96		Simon Rolland	Steve Friedlander
16.	Tian Luo	17,089	15,751	79		Haoyu Xu	Imran Satti
17.	Breanna Newkirk	17,035	30,869	100		Allen Nelson	Steven DiChiaro
18.	Brian Allt	15,889	14,551		72.3	Haoyu Xu	Imran Satti
19.	Ashley Kellett	15,388	17,463	95		Christopher Jordan	Mark Hancock
20.	Kyle Wrobel	14,097	49,234	98		Michael Vasu	Surace-Smith

ALL TIME RECORD: SITA PEREIRA \$244,444 1st Six Mo Agt
ALL TIME RECORD: SITA PEREIRA \$286,946 Net ALP

YTD Production							
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	Sione Kanongataa	\$88,784	\$123,531	96		Serah James	Steve Friedlander
*2.	Mapa Vaki	72,429	94,344	99		Taina Lameko	Steve Friedlander
*3.	Siupeli Tuitupou	71,477	72,281		69.1	William Smith	Steve Friedlander
*4.	Loretta Ekeroma	46,271	63,007	94		Lorenzo Lameko	Steve Friedlander
*5.	Matthew Turnquist	43,942	47,005	86		Javier Sandoval	Steven DiChiaro
6.	Mark Glazer	34,638	37,225	93		Jason Bratin	Theodore Pappas
7.	Seini Mafi	33,025	40,192	100		Taina Lameko	Steve Friedlander
8.	Steven Cox	32,167	38,695	98		Simon Rolland	Steve Friedlander
9.	Karen Gagarin	26,806	48,252		78.1	Ernesto Magat	Jatoft-Foti
10.	Dustin Dunlap	26,076	35,948		71.4	Patrick Bendure	Surace-Smith
11.	Brian Welsh	22,586	35,991	84		Justin Adams	Simon Arias
12.	Maureen Brunet-Forchilli	20,086	33,147	100		Stephen Jubrey	Oldham-Bianchi
13.	William Parmeter	19,799	43,715	88		Hal Herman	Oldham-Bianchi
14.	Andrea Nichols	18,350	29,409	86		Stephen Jubrey	Oldham-Bianchi
15.	John Setu	17,578	24,609	96		Simon Rolland	Steve Friedlander
16.	Tian Luo	17,089	15,751	79		Haoyu Xu	Imran Satti
17.	Breanna Newkirk	17,035	30,869	100		Allen Nelson	Steven DiChiaro
18.	Brian Allt	15,889	14,551		72.3	Haoyu Xu	Imran Satti
19.	Ashley Kellett	15,388	17,463	95		Christopher Jordan	Mark Hancock
20.	Kyle Wrobel	14,097	49,234	98		Michael Vasu	Surace-Smith

ALL TIME RECORD: TAINA LAMEKO \$1,319,496 1st Six Mo Agt
ALL TIME RECORD: TAINA LAMEKO \$1,522,976 Net ALP

■ Master General Agents



1. Taina Lameko
Auckland, NZ



2. Serah James
Auckland, NZ



3. William Smith
Auckland, NZ



4. Patrick Bendure
Columbus, OH



5. Simon Rolland
Auckland, NZ



6. Stephen Jubrey
Rochester, NY



7. Jason Bratin
Flushing, NY



8. Javier Sandoval
Denver, CO



9. Matthew Parks
Cleveland, OH



10. Levar Morgan
Flushing, NY

January Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Taina Lameko	\$210,961	\$246,001		68.2	Steve Friedlander
2.	Serah James	96,603	133,257	94		Steve Friedlander
3.	William Smith	90,850	91,654		68.7	Steve Friedlander
4.	Patrick Bendure	62,384	119,032		71.5	Surace-Smith
5.	Simon Rolland	62,250	84,075		71.9	Steve Friedlander
6.	Stephen Jubrey	62,180	145,637		74.9	Oldham-Bianchi
7.	Jason Bratin	58,696	76,505		74.4	Theodore Pappas
8.	Javier Sandoval	58,034	67,383		71.0	Steven DiChiaro
9.	Matthew Parks	45,886	60,505		69.6	Surace-Smith
10.	Levar Morgan	44,538	45,260		72.9	Theodore Pappas
11.	Justin Adams	44,457	64,781		70.1	Simon Arias
12.	Stephen Hill	44,147	148,882		76.9	Steve Friedlander
13.	Ben Halali	43,809	198,284		70.3	Jatoft-Foti
14.	Haoyu Xu	43,461	41,743		69.3	Imran Satti
15.	Ronnell Burns	42,505	41,790	81		Jeffery Thiel
16.	Harmandus Buckle	40,118	55,224		70.4	Bob Olson
17.	Daniel Orr	37,912	61,292		68.5	Imran Satti
18.	Michael Romeo	36,014	65,033	88		Oldham-Bianchi
19.	Michael Vasu	32,767	116,898		74.7	Surace-Smith
20.	Hal Herman	32,611	81,609		73.6	Oldham-Bianchi

ALL TIME RECORD: JEFF RIBMAN \$326,483 1st Six Mo Agt

ALL TIME RECORD: BEN HALALI \$414,351 Net ALP

YTD Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Taina Lameko	\$210,961	\$246,001		68.2	Steve Friedlander
*2.	Serah James	96,603	133,257	94		Steve Friedlander
*3.	William Smith	90,850	91,654		68.7	Steve Friedlander
*4.	Patrick Bendure	62,384	119,032		71.5	Surace-Smith
*5.	Simon Rolland	62,250	84,075		71.9	Steve Friedlander
6.	Stephen Jubrey	62,180	145,637		74.9	Oldham-Bianchi
7.	Jason Bratin	58,696	76,505		74.4	Theodore Pappas
8.	Javier Sandoval	58,034	67,383		71.0	Steven DiChiaro
9.	Matthew Parks	45,886	60,505		69.6	Surace-Smith
10.	Levar Morgan	44,538	45,260		72.9	Theodore Pappas
11.	Justin Adams	44,457	64,781		70.1	Simon Arias
12.	Stephen Hill	44,147	148,882		76.9	Steve Friedlander
13.	Ben Halali	43,809	198,284		70.3	Jatoft-Foti
14.	Haoyu Xu	43,461	41,743		69.3	Imran Satti
15.	Ronnell Burns	42,505	41,790	81		Jeffery Thiel
16.	Harmandus Buckle	40,118	55,224		70.4	Bob Olson
17.	Daniel Orr	37,912	61,292		68.5	Imran Satti
18.	Michael Romeo	36,014	65,033	88		Oldham-Bianchi
19.	Michael Vasu	32,767	116,898		74.7	Surace-Smith
20.	Hal Herman	32,611	81,609		73.6	Oldham-Bianchi

ALL TIME RECORD: STEPHEN HILL \$2,476,896 1st Six Mo Agt

ALL TIME RECORD: BEN HALALI \$3,364,819 Net ALP

■ Regional General Agents



1. Taina Lameko
Auckland, NZ



2. Brett Gryska
Rochester, NY



3. Stephen Hill
Auckland, NZ



4. Ben Halali
San Jose, CA



5. Jason Bratin
Flushing, NY

January Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Taina Lameko	\$558,864	\$801,626		72.8	Steve Friedlander
2.	Brett Gryska	114,801	254,987		70.3	Oldham-Bianchi
3.	Stephen Hill	108,621	234,016		76.6	Steve Friedlander
4.	Ben Halali	99,448	321,029		72.6	Jatoft-Foti
5.	Jason Bratin	84,379	104,032		74.4	Theodore Pappas
6.	Justin Adams	73,894	112,524		69.5	Simon Arias
7.	Patrick Bendure	70,828	164,081		71.8	Surace-Smith
8.	Robert Kanaan	69,619	103,327		71.5	Imran Satti
9.	Levar Morgan	58,323	64,453		72.9	Theodore Pappas
10.	Harmandus Buckle	53,524	73,955		69.5	Bob Olson

ALL TIME RECORD: TAINA LAMEKO \$623,266 1st Six Mo Agt

ALL TIME RECORD: TAINA LAMEKO \$890,826 Net ALP

YTD Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Taina Lameko	\$558,864	\$801,626		72.8	Steve Friedlander
*2.	Brett Gryska	114,801	254,987		70.3	Oldham-Bianchi
3.	Stephen Hill	108,621	234,016		76.6	Steve Friedlander
4.	Ben Halali	99,448	321,029		72.6	Jatoft-Foti
5.	Jason Bratin	84,379	104,032		74.4	Theodore Pappas
6.	Justin Adams	73,894	112,524		69.5	Simon Arias
7.	Patrick Bendure	70,828	164,081		71.8	Surace-Smith
8.	Robert Kanaan	69,619	103,327		71.5	Imran Satti
9.	Levar Morgan	58,323	64,453		72.9	Theodore Pappas
10.	Harmandus Buckle	53,524	73,955		69.5	Bob Olson

ALL TIME RECORD: TAINA LAMEKO \$5,230,627 1st Six Mo Agt

ALL TIME RECORD: TAINA LAMEKO \$7,822,932 Net ALP

State General Agents

Spotlight recognizes State General Agents in Categories I-VIII with minimum 10% growth and 80% of First Six Month Net ALP Objective, and the top Net ALP Producer in both the Start Up and Rookie Categories. YTD winners for Categories I-VIII will be recognized at convention by adding both their YTD Growth % and their YTD F6 Net ALP Obj and the YTD Spotlight number may not necessarily reflect that computation. SGAs <13 months will only be recognized by 80% or better of F6 month agent production.



Steve Friedlander
CATEGORY I



Theodore Pappas
CATEGORY III



Steven DiChiaro
CATEGORY IV

Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance Factor (% Net ALP Growth + % 1st 6mo Obj)
I	Steve Friedlander		73.5	\$728,336	\$563,000	129%	91%	220%
III	Theodore Pappas	87		144,010	135,000	107%	83%	190%
IV	Steven DiChiaro		69.9	162,109	109,000	149%	35%	184%
	Imran Satti		71.5	123,722	109,000	114%	22%	135%

Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance Factor (% Net ALP Growth + % 1st 6mo Obj)
I	Steve Friedlander		73.5	\$728,336	\$563,000	129%	91%	220%
III	Theodore Pappas	87		144,010	135,000	107%	83%	190%
IV	Steven DiChiaro		69.9	162,109	109,000	149%	35%	184%
	Imran Satti		71.5	123,722	109,000	114%	22%	135%

Rookie and Start Up SGAs must be in this category for a minimum of 6 months to compete for YTD awards.

Top Rookie



Jeremy Welch

Net ALP \$41,871
1st Six Mo Agt \$34,203

Top Startup



Sabrina Lloyd

Net ALP \$26,339
1st Six Mo Agt \$11,910

Public Relations



1. Malka Arony
CATEGORY I
Phoenix, AZ



2. Mark Gagliardi
CATEGORY I
Oakley, CA



1. Bernard Weaver
CATEGORY II
Pittsburgh, PA



2. Robin Andrade
CATEGORY II
Malden, MA



1. Lou Nell Busby
CATEGORY III
Henderson, TN



2. Cheryl Cook
CATEGORY III
Berlin, PA



1. Sandra Knapp
CATEGORY IV
Appleton, WI



2. Laurie Gruber
CATEGORY IV
Madison, WI



Gladys Recinos-Jones
Las Vegas, NV



Denise Gilbert
Chicago, IL

Public Relations categories are as follows:

Category	Population
1	over 8,500,000
2	6,500,000 to 8,499,999
3	4,000,000 to 6,499,999
4	Under 4,000,000

ROOKIE: Reps with 2010 Hire Date

ICEBREAKER: Reps with 2011 Hire Date

January Production

Category	Rank	Name	Production in Cards	Territory
I	1.	Malka Arony	7,518	Arizona/Rachelle Valdez
	2.	Mark Gagliardi	3,848	Northern California/Debbie Enstedt
	3.	Susan Gilbert	3,631	Chicago/Laurie Onasch
	4.	Chris Jones	2,573	Michigan/Tim Farr
	5.	Jessica Treybick	1,980	New York City/Susan Fuldauer
II	1.	Bernard Weaver	2,281	Pennsylvania/Tim Farr
	2.	Robin Andrade	2,232	Massachusetts/Laurie Onasch
	3.	Jessica Ingerick	1,655	Virginia/Laurie Onasch
	4.	George Farenthold	1,453	New York State/Tim Farr
	5.	Erica Dalager	1,453	Minnesota/Laurie Onasch
III	1.	Lou Nell Busby	2,729	Kentucky/Susan Fuldauer
	2.	Cheryl Cook	1,498	Pennsylvania/Tim Farr
	3.	David Blaisdell	1,495	Tennessee/Patti Morgan
	4.	Katherine Kidder	1,427	Pennsylvania/Tim Farr
	5.	William Verbeten	858	Wisconsin/Laurie Onasch
IV	1.	Sandra Knapp	3,653	Wisconsin/Laurie Onasch
	2.	Laurie Gruber	3,475	Wisconsin/Laurie Onasch
	3.	Sarah Dufrechou	1,313	Arkansas/Patti Morgan
	4.	Robyn Ferraro	1,217	Wisconsin/Laurie Onasch
	5.	Ken Altizer	1,123	West Virginia/Susan Fuldauer
Rookie	1.	Gladys Recinos-Jones	708	Nevada/Rachelle Valdez
Manager	1.	Denise Gilbert	4,486	Laurie Onasch
	2.	Michelle Baxter	3,635	Susan Fuldauer
	3.	Brenda Stipanovich	3,522	Tim Farr

ALL TIME PR CARD PRODUCTION RECORD: 18,960 Cards

YTD Production

Category	Rank	Name	Production in Cards	Territory
I	*1.	Malka Arony	7,518	Arizona/Rachelle Valdez
	*2.	Mark Gagliardi	3,848	Northern California/Debbie Enstedt
	3.	Susan Gilbert	3,631	Chicago/Laurie Onasch
	4.	Chris Jones	2,573	Michigan/Tim Farr
	5.	Jessica Treybick	1,980	New York City/Susan Fuldauer
II	*1.	Bernard Weaver	2,281	Pennsylvania/Tim Farr
	*2.	Robin Andrade	2,232	Massachusetts/Laurie Onasch
	3.	Jessica Ingerick	1,655	Virginia/Laurie Onasch
	4.	George Farenthold	1,453	New York State/Tim Farr
	5.	Erica Dalager	1,453	Minnesota/Laurie Onasch
III	*1.	Lou Nell Busby	2,729	Kentucky/Susan Fuldauer
	*2.	Cheryl Cook	1,498	Pennsylvania/Tim Farr
	3.	David Blaisdell	1,495	Tennessee/Patti Morgan
	4.	Katherine Kidder	1,427	Pennsylvania/Tim Farr
	5.	William Verbeten	858	Wisconsin/Laurie Onasch
IV	*1.	Sandra Knapp	3,653	Wisconsin/Laurie Onasch
	*2.	Laurie Gruber	3,475	Wisconsin/Laurie Onasch
	3.	Sarah Dufrechou	1,313	Arkansas/Patti Morgan
	4.	Robyn Ferraro	1,217	Wisconsin/Laurie Onasch
	5.	Ken Altizer	1,123	West Virginia/Susan Fuldauer

ALL TIME PR CARD PRODUCTION RECORD: DENISE BOWYER 61,879 Cards

The Needs Based Laptop Presentation...

IT'S
HERE



Raise your credibility and professionalism!

See your SGA for details on how to switch to the Laptop Presentation.

Perspective



Scott Smith

*Executive Vice President
& Chief Marketing Officer*

Congrats to the Optimistic Achievers!

This is always one of my favorite issues of *Spotlight* — Saluting Top Achievers!

If you have made it this far, no doubt you have scanned the pages of who made it to the top in 2010. While the pages can last forever, in some ways they just don't do justice to feats that took many, many long days and hours to accomplish. You can imagine the planning it takes to map out a victorious route as they have, especially when the route takes them on a 365-day journey.

Most often, when we take a journey, we do everything we can to shave time. If we can get to our destination quicker, we normally make every attempt to do so. What's different about our top achievers is that they knew their journey would last a defined amount of time before they even started, and that there was no shortcut to their destination.

They have passion. They are internally motivated. They can visualize the rewards associated with their efforts. And they get up every day knowing there is no shortcut.

They are optimistic about what each day brings. They see 365 days of opportunity. If every day were a chore, no significant achievement could be realized. However, if every day is considered an opportunity then the achievement stays within sight, and is all the more motivating. It takes an optimistic person to view everyday as opportunity.

There have been studies (Take my word for it. I don't want to take column space referencing studies) that prove optimistic sales people sell approximately 30 percent to 40 percent more than people who view the glass as half empty. There are three primary reasons why optimistic people get better results:

Optimistic people manage results, not excuses. One of the greatest facets of sales is that sales people can actually control the outcome of the process. And sales people understand they can get better. Great sales people enlist great mentors. They seek guidance in changing how they do business during the tough times. Optimistic people don't seek greener pastures; they cultivate greener pastures.

Optimistic people make adversity temporary. Successful sales people move on from negative situations and negative people. They don't allow a setback to be anything other than "part of the numbers game." They expect setbacks, so they don't fold when setbacks occur.

When faced with a challenge, optimistic people challenge themselves. Optimistic people are going to make the situation a learning experience. Optimistic people understand that today's challenge is the learning curve to tomorrow's profits.

Those recognized in this issue of *Spotlight* may not be conscious of their own optimism; sometimes it's just a part of successful people's make up. Being optimistic tends to relieve stress, too. It's easy to be optimistic when things are great, but it's the inbred optimism that surfaces when you're faced with a challenge. And if you know that success is just around the corner — truly know it and feel it — the moments of adversity will last, well, for just a moment.

I'd like to write about you in this spot next year. Are you optimistic enough to believe you will finish 2011 as a top performer?

Are you 365-days optimistic?

Rock... and Roll the Dice!



Hard Rock

HOTEL & CASINO



2012 Convention

Stay in the Hard Rock Hotel and Casino located in Punta Cana! For complete Convention Qualifications, go to: www.aillife.com/arc/spotlight.aspx

May 22 - 25

Leadership Bonus

Total: \$420,978

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Ben Halali	\$25,825	Mark Glazer	\$2,192	Gregory VanSuch	\$832	David Wang	\$502
Taina Lameko	25,117	Heather Rowell	2,191	Sharif Grays	823	Preston Turner	500
Serah James	15,509	Maria Greene	2,153	Michael Williams	798	Blake Higuchi	500
William Smith	13,465	Joshua Goodman	2,021	Mathew Mealey	780	Cherie Adams	495
Lorenzo Lameko	12,580	Kyle Klipp	1,999	Justin Sally	775	Francis Ifopo	492
Stephen Hill	10,514	Sione Kanongataa	1,989	Mitch Duplantis	775	Mack Doby	474
Justin Adams	9,897	Loretta Ekeroma	1,949	Souleymane Bah	760	Zbigniew Stankiewicz	472
Jason Bratin	9,446	Ala Awad	1,827	Samantha Chui	742	Tautiuga Pio	468
Ernesto Magat	9,023	Kristy Nguyen	1,684	Alexandra Graham	740	Syed Quadri	466
Stephen Jubrey	7,790	Caleb Douce	1,562	Maria Lealaialoto	736	Thomas Vena	465
Hal Herman	6,917	Theresa Setefano	1,538	Kiet Truong	705	Isaac Soussana	438
Simon Rolland	6,561	Steven King	1,516	Matthew Ficarra	701	Heather Gillham	434
Patrick Bendure	6,505	William Rappe	1,488	Jarred Sykes	701	Rita Charles	423
Harmandus Buckle	6,396	Matthew Diulus	1,475	Natalie Wagner	699	Tiffany Rovinski	421
Samuel Cohen	6,283	Harjeet Rana	1,462	Matthew Turnquist	691	Maureen Brunet-Forchilli	418
Haoyu Xu	6,155	Richard Barbour	1,447	Kenneth Greer	690	Phillip Jenkins	416
Javier Sandoval	5,822	Casey Kunash	1,444	Eric LaBossiere	690	Ashley Kellett	413
Daniel Orr	5,732	Michael Mandella	1,407	Juan Cardona	687	Scott Smith	412
Michael Romeo	5,632	Carlo Bonifazi	1,362	David Livingston	684	Lodean Glenn	409
Darron Hacker	5,001	Danielle Jankowski	1,359	Travis Picklesimer	670	Michael Collins	406
Byron Paz	4,741	Ariana Jones	1,322	Tevita Liutai	668	Andres Sylva	406
Matthew Parks	4,656	Sosefo Petelo	1,301	Robert Reagan	651	Nicholas Patterson	398
Garret Kun	4,564	Dmitriy Kagan	1,284	Dustin Dunlap	647	Richard Lyddon	377
Ronnell Burns	4,528	Christopher Chovanec	1,278	Anaise Moonia	638	Leslie Ellis	375
Michael Vasu	4,396	Jonathan Emura	1,275	Bryon Welch	634	Brian Culp	366
Kraig Jilge	4,314	Luay Ghawi	1,261	Andrea Nichols	632	Amber Heary	365
Levar Morgan	4,244	Doreen Ryan-Foti	1,253	Yvonne Zarathustra	628	Peter Santora	358
Timothy Matteson	4,051	Alon Fischer	1,251	John Setu	622	Michael Matteo	354
Ryan Neel	3,970	Corey Neff	1,226	Tracy Haden	613	Jacklyn Tweeten	347
Sara Welch	3,881	Michael McIntosh	1,225	Colleen Devine	609	Jessie Marshall	341
Allen Nelson	3,701	David Iriye	1,213	Sale Papu	609	Donna Tremaine	341
Mapa Vaki	3,667	Brian Welsh	1,156	Gary Lee	605	Jason Watson	339
Siupeli Tuitupou	3,354	Brett Gryska	1,146	Aaron Parks	603	Dorian Oldham	338
Norman Sellen	3,197	Tian Luo	1,123	Denise Kendall	601	Juanita Fussell	334
Christopher Jordan	2,975	Barry Dillah	1,115	David Moir	595	Loushon Barrett	324
Karen McQuoid	2,879	Raymond Risucci	1,111	Henry Gogolin	582	Antonio Monica	324
Sione Aholoka	2,674	William Parmeter	1,086	Henry Briggs	582	Marcus Howard	321
Karen Gagarin	2,569	Afuiva Vaai	1,009	Brian Allt	581	Alan Silverman	320
Christine Moulton	2,530	Jessica Wilhite	970	Michael Laramie	567	George Upu	315
James Allen	2,402	Ronald Starr	962	Roger Fung	565	Anthony Cruz	299
Marisa Willgruber	2,397	Lucky Faaitiiti	957	Norman Candelore	559	Steve Surace	295
Zachary Hart	2,372	Peter Chung	944	Zachary Richardson	551	Christine Morrow	291
Robert Kanaan	2,362	Kellen Cuttance	898	Jason Adamo	548	Steven Cox	288
Ryan Hall	2,324	Alex Hernandez	864	Ricardo Grandt	542	Lee Jeffers	286
Kilisimasi Sega	2,293	Steven Rotherforth	861	Filipo Havili	537	Chibruetze Chikere	285
Bobby Gujral	2,258	Daniel McQuoid	851	Jeremie Dupuis	524	Moswen Taylor	285
Henry Ingraham	2,256	Kathryn Chaisson	846	Reynolds Akuamoa	506	Matthew Byrnes	278

Leadership Bonus

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Seini Mafi	\$278	Bradley Gray	\$246	Randall Cook	\$226
Brian Wolchok	276	Paul Samra	242	Mark Corkrean	219
Jonathan MacLennan	270	Poasi Maafu	241	Daymond Gaiter	218
Tim Schroeder	269	Nicholas Engrav	241	Jonathan Rightler	213
Alberto Alcalá	258	Lleison Martinez	240	Ofa Tupouniua	210
Timothy Watson	257	Erik Graham	236	Alexander Daskalakis	210
David Ackerman	256	Jeanette Lancaster	236	Matthew Lukesh	204
Lesina Ah Sue	250	London Burnett	235	Jaqueline Bacalso	203
Brandon Teter	249	Pamela Shafer	235	Murphy Bergeron	203
Mark Danner	248	Sebastian Kazek	233		
George Baumberger	247	Tapaa Upu	229		

Reinstatement Bonus

Total: \$38,732

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Sami Mogannam	\$3,609	Wendy Cox	\$488	Gustavo Ravelo	\$305	Michael Manosca	\$217
Lance Martin	1,606	Richard Walus	435	Olaf Johnson	304	Matt Flores	214
Ryan Tucker	1,213	Dason Phaul	419	Holly Cook	303	Lisa Hensel	208
Ronald Friedlander	1,176	Ronald Rivera	409	Ha Nguyen	293	Natalie Soboleva	200
Christian Maula	1,163	Adelfa Parinas	393	Heidy Morataya	292	Carlo Bonifazi	200
Nabil Spahi	837	Samantha Chui	372	Leary Andrews	287		
David Higa	806	Hank Gordon	363	Rhett Zimmerman	285		
Michael Perez	777	Arnold Iacoviello	363	Patrice Amador	272		
Michael Kyatt	690	Nicholas Walsh	362	Patrick Sullivan	264		
James Larkin	645	John Serrano	361	Patrick Parisi	252		
Frank Kolligian	633	Lina Namu	357	Rebecca Najlis	240		
Karl White	601	Cheryl McLean	352	Erez Shabtay	239		
Earle Harris	601	Troy Plummer	340	David Wang	233		
Kevin Rendon	591	Preeti Sahgal	333	Earnest Loveless	233		
Nicole Bailey	586	Keith Hadayia	324	Dustin Venekamp	232		
Peter Kaplanis	562	Steven Lucero	312	Lisa Sanders	227		
Lawrence Turk	533	Mitchell Look	312	Sebastian Kazek	225		
Daniel Potilechio	525	Angel Arista	311	Akbar Hosseini	221		
Glyn Hurst	502	Nicole Crawford	310	Nadezhda Vitchev	220		
Arthur Westergren	497	Brian Schreiter	308	Bradley Weigand	218		

World's Greatest Bonus

Total: \$824,308

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Gil Legarte	\$5,056	Betty Hewlett	\$1,763	Jennifer Wehrle	\$1,448	Kevin Galloway	\$1,202
Rebecca Najlis	4,048	Poasi Maafu	1,736	Timothy Nolan	1,447	Mathew Hart	1,198
Matt Flores	3,827	Mercedes Ayala	1,734	Atta Saleh	1,442	Timothy Cruise	1,195
Amy Shui	3,704	Tevita Luani	1,704	Terrence Asuncion	1,439	Akbar Hosseini	1,193
Kyle Wrobel	3,555	Cherie Adams	1,698	Lafi Papalii	1,436	Tupou Veikoso	1,183
Cecilia Asopardo	3,495	Yadollah Pourjalali	1,697	Dione Simms	1,436	Kiria Ridglands	1,179
Justin Germany	3,193	Ana Havea	1,689	Earnest Loveless	1,431	Lazarus Echeta	1,174
Erez Shabtay	3,112	Lesina Ah Sue	1,688	Robin Rae	1,422	Chen Mordechai	1,170
Ross Ewen	3,095	Scott Remmey	1,683	Benjamin Luca	1,419	Lodean Glenn	1,169
Ronald Rivera	2,962	Jesse Atatai	1,680	Brandi Hershey	1,415	Earl Gibson	1,161
Lily Tchen	2,908	Julie Aprahamian	1,639	Aniva Epati	1,413	Israel Wizenfeld	1,160
Viet Chung	2,849	Nina Doliman	1,636	Benjamin Ainscough	1,393	Scott Davis	1,155
Christian Napiza	2,829	Alafou Tupuola	1,632	Steve Marker	1,382	Evelyn Nkwenti	1,152
Kristy Nguyen	2,672	John Keiderling	1,631	Stephanie Kies	1,381	Marvin Hester	1,145
Mark Akler	2,627	Osaiasi Vaka	1,626	Peter Kaplanis	1,380	Graeme Orr	1,139
Robert Ulreich	2,624	Maijargal Sukbaatar	1,625	Zachary Richardson	1,375	Jeremy Brill	1,135
Viliamu Pula	2,400	Sebastian Kazek	1,618	Denice Copp	1,375	Natalie Soboleva	1,123
Tommie Powell	2,362	Chris Lussier	1,617	Elias Hazen	1,374	Christine Augustus	1,114
Humberto Quintero	2,356	Salesi Hafoka	1,616	Robert Werth	1,374	Dawn Selden	1,112
Brian Welsh	2,291	Siosiana Tupoutaukolo	1,606	Wang Huang	1,362	Katelyn Snyder	1,107
Marion Magat	2,287	Christopher Newman	1,595	Nicholas Moore	1,351	Mitch Duplantis	1,107
Joseph Moore	2,212	Bridgette Scrivani	1,593	Sandra Linse	1,343	Skylar Brown	1,101
Max Quasem	2,204	Jessica Santamarina	1,593	Georginna Thornhill	1,342	James Hendon	1,099
Maria Duarte	2,198	Ryan Kendl	1,587	Joseph Babineau	1,340	Connie Reichard	1,096
Roghie Hassan Loo	2,166	Jamie Solis	1,568	Gregory VanSuch	1,340	Fritznel Octave	1,096
Anthony Christman	2,165	Alex Gonzales	1,565	Mario Andres Chavez	1,334	Brandon Owens	1,078
Shahnaz Toloui	2,096	Enrico Paredes	1,561	Jonathan Santiago	1,328	Qiong Liang	1,077
Dustin Surace	2,096	Sammar Miqbel	1,560	Florist Vaki	1,325	David Fung	1,071
Filipo Havili	2,091	Jovani Chappel	1,551	Jason South	1,309	Christina Black	1,069
Ed Olfert	2,079	Ofa Pistor	1,546	Todd O'Neill	1,301	Jorge Guerra	1,063
Ali Zaidi	2,075	Daniel Bernard	1,544	Nicholas Frankovich	1,298	Ryan O'Malley	1,058
Tiffany Shim	2,053	Dominique Bertoncini	1,542	Patricia Pousini	1,297	Mele Fohe	1,056
Jeannine Betts	2,034	Maria Esposito	1,537	Sally Wilson	1,296	Scott Kim	1,055
Wendy Ornelas	2,012	Michal Majewski	1,528	Ainsley Maragh	1,291	Seande Vinson	1,054
Ivana Ofakineiafu	1,998	Ala Awad	1,522	John Farley	1,282	Russell Flynt	1,052
Hector DelToro	1,994	Mark Bleier	1,517	Bruce Viaje	1,279	Joshua Phipps	1,049
Michael Schumacher	1,993	David Ramirez	1,517	Vivian Greer	1,277	Kalisi Buliciri	1,039
Brent Penno	1,919	Victor Rodos	1,516	Omar Hashimi	1,273	Karen Barbour	1,038
Kevin Holtz	1,908	Aaron Parks	1,503	Alexander Seropian	1,272	Evan Wicklund	1,031
Brian Kuznesoff	1,904	Joey Kennedy	1,501	Kenneth Greer	1,264	Jacqueline McHugh	1,031
Gregory Hayman	1,899	Tone Munro	1,498	Kayla Chavez	1,258	Jesse Remby	1,030
Orett Nelson	1,883	Ilona Patterson	1,496	Eugene Kashkin	1,255	Sharif Grays	1,028
Alberto Alcalá	1,882	Gordon Mooc	1,495	Stephanie Novel	1,245	Iosepo Davobalavu	1,026
Michael van Delft	1,864	Barbara Stillwell	1,492	Keith Jackson	1,244	Akenese Ati	1,017
Samvel Tigranyan	1,820	Mapa Vaki	1,474	Breanna Newkirk	1,233	Andrew Dailey	1,017
Demetrios Tsimis	1,817	William Parmeter	1,471	Lester Evans	1,225	Robert Grossman	1,016
Matthew Girard	1,809	Joshua Lenix	1,469	Khurram Chohan	1,211	Ben Halali	1,016
Samantha Chui	1,806	Gail Arundale	1,465	Lasalosi Vea	1,209	Avshalom Wolfshout	1,016
Maria Rocha	1,796	Alomkone Soundara	1,458	John Geha	1,206	Markena Ward	1,012

World's Greatest Bonus



Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Shahab Mahdaveinejad	\$1,011	Zachary Santino	\$907	Kevin Appasamy	\$816	Annalynn Macugay	\$719
Manusiu Kci	1,011	Rob Speers	901	Ryan Fickert	815	I-Perfection Harris	719
Roger Weisman	1,006	Joaquin Santos	898	Paul Milheron	812	Lillian Mariso	717
George Upu	1,005	Peter Hudousek	897	Michael Copeland	810	Byron Fuller	717
Nathan Leininger	1,004	Lydia Lozano	897	Bruce Tan	809	Carissa Myers	716
Stacie La	1,003	Lauren Malott	896	Johanna Bilbes	809	Andre Bishop	714
Marc Salvaggi	1,002	Kanyarat Crosbie	894	Leigh Crainshaw	806	Christopher Dehart	712
Christine Weatherspoon	1,000	Mele Toutai	892	Rachel Lanham	803	Thomas Tulowiecki	711
Troy Plummer	999	Enisila Lotaki	891	Tracy LePore	800	Mitchell Tempo	710
Al-Karim Walji	993	Kelly Ryan	890	Nasry Malak	799	Dwayne Hargrove	710
Jose Harb	993	Bradley Ward	889	Arlando Williams	798	Katie Massart	709
Travis Picklesimer	984	Richard Luzaich	888	Jesse Wise	794	Matthew Barrion	708
Victoria Leatigagamisi	983	Cameron Severns	888	Kathryn Tracy	794	Manuel Chavez	708
Jodianna Pousini	983	Kalle Convery	887	Rebecca Dumczyk	792	Borenga Taeka	704
Hannah Welfing	983	Gary Calley	883	Latutama Lavulo	791	Janine Rubinoff	702
Emily Wilson	982	Bradley Kampmeier	879	Tautiaga Pio	791	Gilbert Padilla	702
Asenaca Chute	978	Linda Jackson	878	Chauncey Moore	791	Dewey Lewis	702
Rena Aubie	978	Abigail Lance	873	Iran Zaranda	790	James Schneider	700
Rebecca Birdwell	977	Kelly Finnen	872	Elisapeta Moala	789	Bradley Powell	698
Dennis Munro	976	Sebrena Cohen	872	Kelly Haynes	787	Michael Whitehouse	695
Kristi Vang	975	Alan Rosen	871	William Page	787	Rita Charles	695
Rachel Bryson	974	Susan Bergh	871	Marvin Chalwe	786	Scott Davison	693
JoAnne Marks	974	Erik Morgan	867	Erin Stiles	785	Pelagio Silva	693
Charles Holgate	973	Odilia Goulart	866	Rocco Zagari	783	Thomas Yarbrough	691
Patricia Weaver	968	Bryan Larch	864	Philip Walters	782	Sean Kiersztyn	691
Agatha Safford	966	Cameron Cimino	862	Phillip Vea	782	Daniel Armstrong	689
Sione Fifita	964	Anthony Balloutine	861	Rosalie Ngatai	780	Herman Fennell	688
Renaldo Taylor	961	Herivelto Pereira	861	Arlette Reyes	780	Deanna Hernandez	686
Sione Kanongataa	961	Farhod Shamsiyev	860	Kevin Orcutt	779	Derek Nagy	683
Rashaan Elam	960	Jon Cavanaugh	855	Jodi Bohdal	778	Nylene Florendo	681
Jun Ma	951	Joshua Nilsen	850	Joseph Cugliari	774	Jordan Bane	680
Bryant Hendley	948	Daxa Patel	849	Scott Hanna	772	Corey Bryant	678
David Guzman	945	Gordon Mayfield	847	Shanda Cline	769	Heather Gillham	678
Christopher Weglarz	942	Robert Shepard	847	Bryon Welch	768	Kirk Kennedy	676
Elwood Clark	942	Kirk Waters	846	Olga Tsymbal	764	Toaluaotulafale Pasa	673
Dulce Jimenez	940	Gregory McMeckan	844	Gary Prokop	757	Jay Minke	672
Bianca Williams	939	Angeles Ordas	842	Anaise Moonia	753	A Trice Berkley	668
Sione Lolohea	939	Gauula Loto	842	Marcus Richardson	751	Deonna Fields	667
Derron Alexander	936	Salote Sanalio	837	Doris Aguilar	751	Wanda Scott-Harris	667
Scott Pertus	932	Matthew Conrad	833	Melanie O'Neill	748	Kalolaine Fameitau	665
Angela Waller	932	Steven Rotherforth	831	Lave Mauga	748	Erik Hulick	662
John Young	929	Thomas Watkins	831	Jennifer Leighton	748	Natasha Levandowski	657
Nathaniel Tardif	927	Adam Huck	827	Jason Lassic	744	Ron Pavon	656
Luciana Mosca	922	Joseph McCracken	827	Luke Urlacher	743	Ariana Jones	653
Eric Rockmore	921	Harold Cantillo	823	Anthony Mele	743	Brock Lampee	653
Darius Lewis	920	Tyler McBride	822	Violetta Goldman	742	Kathryn Cole	652
Victoria Watkins	920	Charles Perkins	822	Amandeep Gill	741	Reade Hogan	652
Justin Toru	919	Ian Coates	821	Cade Carter	735	Robert Spurlock	652
Ryan Kissling	916	Debra Hunter	819	Myndi Geissendoerfer	732	Carissa Hanson	651
Sione Latuhoi	916	Albie Udom	819	Fololeni Hansen	730	Felix Domingo	651
Lopiani Papau	915	Kamaya Miller	819	David Gombkoto	729	Carol Ornellas	646
Joshua Fosnight	910	Jorell Washington	819	Sione Aholoka	727	Joshua Fiehrer	646
Salvatore D'Alessandro	910	David Saez	817	Janessa Morgan	727	Tyler Stansell	644
Michael Awada	909	Christopher McFoy	817	Nasr Quadri	724	Billy Wilder	643
Baylee Burrows	908	Jennifer Aker	816	Amanda Beyersdorff	722	Nancy Myers	643
Scott Patterson	907	Virginia Fallon	816	Juan Cardona	722	Andrell Smith	643

World's Greatest Bonus

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
John Stankoski	\$642	Terrilyn Cheatham	\$578	Ana Cobo	\$519	Devin Dingey	\$470
Aruna Ravani	638	Scott Banfield	577	Kalina Filimoeatu	517	Lusi Faaiuasao	470
Nicholas Walsh	637	Hal Herman	577	Sonia Campbell-Howell	516	Christian Maula	470
Edward Atkinson	636	Michelle Espinal	574	Tina Phongsavath	514	Hank Gordon	469
Maria D Ramirez	634	Dominic Park	573	Rebecca McCloud	514	Lee Brown	469
Lasirena Stanley	634	James Gooch	573	Chance Clauss	512	Deborah Johnson	469
Richard Sprigg	632	Thomas Soloweyko	572	Scott Smith	511	Bernardo Lopez	469
Brian Mitchell	629	Andre Hawthorne	571	Maria Diringer	511	Kevin Blankenship	468
Meghal Shah	629	Robert Stiles	570	Marino Baca	510	Tumema Tupou	467
Taafili Teleiai	628	Jameelah Gaines	570	Joseph Coley	509	Mickenzie Linse	465
Brian Jerome	628	Amanda Pei	568	Francois Telfort	508	Andrew Sunkin	465
Ricardo Ferrer	627	Sean McArdle	565	John Cochrane	508	Dean Bujold	461
David Farraway	625	Anthony Manzella	564	Darcy Schrieber	506	Matagi Gabriel	461
Ieremia Tapumanaia	625	Joel Creachbaum	564	Eric Peyton	506	Kyle Klipp	459
Earnest Pittman	623	Jenny McCauley	564	Erik Boyd	505	George Rosicky	459
Joy Horcajo	623	Michael Busher	560	Steven Cox	504	Stanley Counts	458
Olukushe Mason	623	Philip Abramovitz	560	Zachary Hart	504	Christopher Kennedy	457
David Steinhoff	621	Marcus Maddox	559	Masheila Cinco	503	Steven Sparkes	457
Keith VanErmen	620	Samuel Parent	559	Lavada Hill	502	Amelia Tukunga	457
Todd Engelson	620	Jessie Marshall	558	Maria Alcon	498	Jay King	456
Daniel Toshner	617	Faleseu Ieremia	557	Fatongia Mafi	497	Gary Bell	454
Douglas Zigby	617	Carmela Pellen	556	Brian Sundberg	497	Kyle Johnson	454
Justin Toland	617	Lucan Schmidt	555	Lou Utumapu	496	Michael Matteo	453
Chad Muhlenkemp	617	Jacqueline Kabluyen-Mitchell	554	Zac Dajos	496	Antonio Monica	453
Henry Ingraham	616	Gary Paluzzi	552	Tevita Tupouniua	496	Gretchen Crady	452
Marie Sio	616	Ruben Soberanes	550	Tivona Whiting	496	James Buller	452
Steven Edgell	613	Nicolas Ullmann	549	Kolotina Lotoaniu	496	Johnathan Rekieta	452
Kelly Bunyard	610	Phillip Davis	549	Jeffrey Stevens	495	Christopher Grunditz	452
Mitchell Look	609	Ryan Reausaw	546	Sosefo Petelo	493	Loushon Barrett	451
Steven Lucero	608	Babatunji Ojo	546	Camille Hoke	492	Phillip Rigoli	450
Charles Belt	607	Daniel Bauer	542	William Riddle	492	Luis Alvarez	449
Carl Hampton	606	Andrew Hoopey	541	Jon Pompey	492	AshLynn Orng	449
Frank Kyvernitis	605	Andrew Jaycox	541	Anthony Cruz	491	Charles McMain	448
Luan Hajnaj	603	John Holstein	540	Antonio Evans	489	Shelby Poston	447
Jennifer Maki	603	Ryan Leong	539	Carmelo DeCicco	489	Clayton Herron	445
Amanda Zophin	602	Alexandra Graham	537	Sarai Iosefa	487	Hazel Rivera	444
Daniel Compail	601	Puna Pua	536	Michael Hanley	487	Bei Xie	442
Desjane Smith	600	Caitlin Gray	534	Kelly Thrush	486	Pamela Furuya	441
Zeve Katz	599	Jeremy Engrav	533	Matthew Ficarra	485	Juanita Bell	441
Krista Thieme	597	Amr Shater	532	Daniel Potilechio	485	Robert Larkrith	441
Willie Hayden	597	Tiffani Tavormina	532	Christ Schinabeck	483	Tapau Upu	440
Raymond Risucci	596	Walter Powell	530	Mallory Hasemann	481	Rachel Lewis	440
John Tippet	595	Vimal Gounder	530	Donna Tremaine	479	Mark Neilson	439
Brent Lake	595	Steven Mask	529	Christine Walker	477	Rolando Garcia	438
Iryna Sushkova	594	Fernando Matosfaro	528	Clarence Boykins	476	Matt Sklarz	437
Alpha Robinson	593	Andrew Helgeson	527	Bryan Czajkowski	476	Scott Florin	436
Lamine Diakhate	591	Liridon Pervizi	526	Anthony Vuolo	476	Katherine Fallon	436
Monica Kayano	591	Daniel Sweeney	525	Julio Pizarro	475	Brian McLaurin	435
Katie Shugert	587	Barbara Corigliano	525	Mariana Logologo	474	Darron Hacker	435
Lila Madrigal	587	Sharille Buoy	523	Christopher Madsen	474	Angelika Vassilieva	435
Dustin Edgell	583	Steven Stensrud	523	Nic Iagulli	472	Adam Azril	435
Sandra Abel	583	Kimberly Riley	523	Dennis Hooper	472	Dewdney Bent	434
Andrei Ramaniuk	583	Sandra Deyager	522	Peng Zhou	471	Barbara Geier	432
Nicholas Williams	581	Robert Vincent	522	Pafuti Toleafoa	471	Joshua Goodman	432
Jennifer Gray	580	Sheree Risley-Aragon	519	Tiffany Rovinski	470	Maulupe Vakalahi	431

World's Greatest Bonus

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Henry Briggs	\$429	David Falcucci	\$390	Catlin Morin	\$357	Thor Knutson	\$326
Jonathan Slon	427	Monica Morrisette	389	Christian Johnson	356	Iva Mariner	326
Kathryn Parker	427	Mary Kuva	389	Carleus Johnson	355	Brian Dobbs	326
David Rockway	424	Kody Kramme	388	Niurka de Armas-Duran	355	Amelia Zeiger	324
Keith Spivey	424	Lissania Nibotgil	387	Jennifer Strickling	354	Malcolm Lind	324
Gwendolyn Guidry	424	Ted Bonebrake	387	Sara Jacobs	354	Nathaniel Faber	323
Corwyn Boykins	424	Nikki Crosby	386	Raymond Angeles	353	Anna-Marie Grimstead	323
Randolph Souliers	424	Amber Heary	386	Kelvin Ashmead	353	Wade Mathern	323
Mariflor Domingo	422	Iupeli Taufilo	385	Epenisa Taufa	353	Orlando Leavell	322
Melody Harrison	422	Julia Mishuk	385	Linda Byas	352	Brooke Whitesell	322
Seiana Johnson	422	David Allen	385	Marin Pasalich	352	Christopher Tise	321
Paul Smoley	421	Jesse Martin	382	Michael Sanders	352	Aloisia Paongo	320
Vienna Liaina	420	Kelvin Chu	382	Travis Strother	351	Julie Wells	319
James Smolen	419	Benton Tong	382	Daniel Smith	350	Bert Feldman	318
Chena Blair	417	Kelly Olson	382	Jonathan Maust	350	Beverly Smith	318
John Siitonen	417	Johnathan O'Grady	380	Brian Blair	349	Toka-A-Noa Henry	317
Margaret Silva	417	Jinzhou Zhao	380	Stephanic Collard	349	Jason Miller	316
Christine Curran	417	John Rankin	380	Kenneth Hudgins	348	Candice Rezzo	316
Ryan Jordan	416	Asa Davis	379	Benjamin Mancillas	347	Cheryl Oliver	313
Michael Griffiths	415	Nathan Taylor	377	Stephanie Solusod	347	Alexander Daskalakis	313
Gabriel Manzo	415	Candice Carstarphen	376	Nicholas Ohlroggen	346	Matthew Parks	312
Ronald Trombetta	415	Brian Morse	376	Kelly McDonald	345	Tevita Liutai	312
Senelinah Talamaiavao	412	Charlie Warren	375	Irene Johnson-Bullock	345	Jane Dunlop-Sipa	312
Patrick Parisi	412	Creston Randalls	375	Anthony Theriault	345	Ashley Cesta	310
Lomitusi Patea	410	Alison King	375	Brandon Summerton	345	Liliya Hrabar	310
Stephen Oleszkowicz	410	Lorena Barriere	375	Richard Nypower	343	Lynn Doolittle	310
Vosailangi Sikalu	410	Aghayni Nazarian	375	Jose Carvajal	343	Tibor Simon	309
Horace Johnson	409	Brian Balfour	375	Joshua Champneys	343	Justin Granstaff	309
David Fichter	409	Matthew Cartwright	373	Tyler Stewart	342	Jack Wang	309
Alanna Swenson	408	Ofaloto Tatofi	372	Rafael Quedevéz	341	Alexis Haney	309
Ilaisaane Palu	408	Antonio Bond	372	James Trovato	341	Domani Sanders	308
Tina Manase	408	Timothy Watson	371	Brandon Cooley	341	Andrea Mosley	305
Djenabou Diallo	406	Corey Lavigne	370	Paramjit Sangha	340	Robert Biser	304
Alexander Dorey	406	David Livingston	370	Nathan Champneys	339	Waiel Yaghnem	304
Andrew Aaron	405	Steven Haberman	369	Alejandro Soto	338	Joseph Bernal	304
Siupeli Tuitupou	405	Kesia Tautaiolefua	368	Joseph Beneskenazi	337	Diane Crawford	304
Lawrence Broniszewski	404	Joshua Merson	368	Lisa Kahan	335	Megan Madden	304
Amy Buskas	404	David Bacon	368	Murphy Bergeron	335	Melissa Losk	304
Chad Panzer	404	Nicholas Bigec	368	Carl Smith	334	Brant Donaldson	303
Sarai Juarez	402	Andrea Barenholtz	367	Glyn Hurst	334	Bobbi Wiatr	301
Lamar Livingston	401	Richard Johnson	366	Ian Bunting	334	Derrick Mullen	301
Melissa Schroeder	401	Alexandro Sforza	366	Tatiana Valencia	334	Benjamin Barton	300
Scini Mafi	400	Josephine Brown	365	Svetlana Belkina	334	Russell Meredith	300
Corey Neff	399	Heather Hewitt	365	John Ophals	333	Daniel Houston	299
Wesley Carlson	399	Cindy Brown	364	Pamela Drury	331	Rika Ikeda	299
Michael Clemente	399	Jeffery Churchfield	363	Ryan Vopat	331	Vatapuia Vavau	298
Jared Cleckner	398	Benjamin Eggen	363	Juana Martinez	330	Julia Walker	298
John Setu	398	Andrew Bishop	363	Joshua Jackson	330	London Burnett	297
Andrew Bayang	397	Rocio Price	362	Charles Simeon	330	Viliani Sanft	296
Michael Hobrock	395	Joshua Goldstein	361	Blair Anderson	330	Juan Cordova	295
Jim Berry	394	Robert Sauerwein	359	Alexander Guterres	329	Erich Mulzet	294
John Moulthrop	391	Mark DeFrancisco	359	Allen Brown	328	Sina Mafi	293
Sarah Kapusta	391	Joseph Geer	359	Tanai Nanai	327	Erika Avitia	292
Bobby Gujral	390	Patricia Longenecker	358	Rajeev Arora	327	Carmen Buffin	291
Theresa Veikoso	390	Christopher Hamlin	358	Benjamin Foti	326	Oscar Flores-Najarro	289

World's Greatest Bonus

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
David Jaeger	\$289	Quynh Le	\$262	Christopher Peters	\$241	Terry Houser	\$221
Cumhur Gulel	289	Stephen Archer	262	Peter Shultz	240	Michael Hom	221
George Reyes	288	Jeffrey Nava	262	Deadrick Teague	239	Alaana Seno	219
Alfred Taren	287	Matthew Cosic	262	Newman Hoverd	239	Benjamin Cogan	218
Tongiaki Tonga	287	Lidia Meglei	262	Rasool Mutawakkil	238	Henry Gnov	218
Setaita Metui	287	Matthew Kernan	262	Hillary Leto	238	Marla Thomson	218
Barbara Roberts	287	Maria Moetaua	261	Jonathan Tomko	238	Jesse Zwack	218
Ale Vanisi	286	Marisela Barragan	260	Brenda Leos	238	Justin Dugan	217
Ruth Alefaio	286	Joshua Fritz	260	Jason Duty	237	Val Aiono	217
Jacqueline Reim	286	Edward Wilson	260	Rosemary Afoa	236	Deborah Elliott	216
Florida Teokila	285	Fabiola Quintero	260	Phillip Kogel	236	Howard Dotson	215
Karolina Debek	285	Vaimili Alefosio	258	Michael Ooten	235	Joseph Cornaggia	215
Raymond Glenn	285	Tokilupe Mausia	258	Brody Baxter	235	Craig Baxter	214
Jack Anderson	285	Byron Paz	257	William Sparks	235	Lesieli Fangaloka	214
Elaine Kulawiak	285	Lesina Turua	257	Tyler Hagy	235	Louis Walter	214
Robert Nolan	284	Peggye Lyons	256	Shamira Cotton	234	Jami McKenna	214
Mark Danner	283	Man Hui	256	Scott Kosovan	234	Ryan Smith	214
Christopher Williams	283	Hersel Hicks	256	Georgina Joseph	233	Jason Smith	213
Cecil Johnson	282	Mike Hudnall	255	Oleg Stepanov	233	Patricia Jones	212
Khristian Wicker	281	James Niesen	255	Kilisimasi Sega	233	Monica Murray	212
Michael Benney	280	Ryan Saridakis	255	Feaomoeako Takeifanga	233	Fetongi Finau	212
Philip Gniazdoski	280	Jared Durham	255	Jordan Abernathy	233	Diane Martinez	211
Darrell Sarmiento	280	Christopher Bailey	254	Joseph Urbanowicz	233	Michael Taylor	210
Konnor Wylly	280	Daniel Duplissie	254	Luis Bagundo	233	Shirlene Benton	210
John Passi	279	Helen Dellavalle	254	Teariki Nootai	232	Benjamin Moss	210
Theresa Bellajaro	279	Michael Johansen	254	Colleen Devine	231	Lavon Boyd	209
Jarvis Lawson	278	Donna Adams	254	Matthew McBride	231	Garik Petrosyan	209
Samantha Dernbach	277	Marium Sherzai	253	Valerie Williams	230	Keni Patterson	209
Sergio Colichieski	275	Janice Dixon	253	Kimberly Mussich	230	Brenda Howell	208
Derrick Coates	275	Salma Jinnah	253	Juliann Blicfnick	230	Willie Harlan	208
Candy Neuman	274	Paula Vea	252	Richard Rood	229	Gregory Henderson	208
Henrietta Jackson	274	Alex Rozotto	252	James Gower	229	Jonathan Torres	208
Tammy Lapierre	273	Lleison Martinez	252	Beth Silvers	228	Carly Ferraro	207
Sunia Kaufusi	273	Gregory Majovski	252	Jackie Alston	228	Bomanshaw Sanjana	207
Kone Abdoulaye	272	Adrienne Powers	251	Mary Ann Gaelic	228	Nadezhda Vitchev	207
Merrick Nelson	271	Richard Davis	250	Robert Williams	227	Tara Holland	206
Nicole Parry	269	Emogene Jackson	250	Christian Fahey	227	Robert Wilhelm	206
Ruth Charlesworth	268	Anna Senra	249	Heather Enochs	227	Sharron Wilson	206
Karon Jones	267	Stephen Shaw	248	Michael Goldston	226	Ryan Kiley	206
Penitani Faletau	267	Deondrae Brown	247	Gregory Gagne	226	Bobby Szwaja	205
Johanna Handa	266	David Nham	247	Jesse Smith	226	David Elliott	205
Anita Ferris	266	Laie Kaufusi	246	Daniel Mastropolo	225	Dennis Love	205
Mark Glazer	266	Cordell Key	245	Jeffrey Dieter	225	Nicole Crawford	204
Torries Lyons	266	Richard Woodly	245	Stanley Smith	225	Sultana Randallq	204
Richard Creamer	265	Christopher Jordan	244	Sina Sua	225	Kateen Morris	203
Ted Kolby	265	Jay Newsome	244	Timothy Zismer	225	James Eberle	202
Tammera Simeona	265	Marie Karaky	244	Zbigniew Stankiewicz	224	Jillian Duggan	202
Antonina Carter	265	Ron Boler-Gilliard	244	Bernard Oliphant	223	Doneel Maran	202
Maumalo Pulu	264	Benjamin Kingsbury	243	Marcus Krieg	223	Sadie Hawkins	202
Victor Vicario	264	Gary Walters	243	Bryan Peters	223	Brente Bishop	202
Drew Algoe	264	Carmela-Adryann Valerio	243	Daniel Jones	223	Mele Tuitupou	201
Tyler Murray	263	Cristina Valdes	242	George Schrader	222	James Zurlinden	201
Kyle Soltesz	263	Mele Finau	242	Ryan Bishop	222	Desiree Guajardo	201
Ana Graff	263	Tatjana Tikhonov	241	Taurell Bush	222	Michael Hochgreve	200
Ha Nguyen	262	Christopher Vanderveld	241	Ricardo Subero	221		

